

DALLAS

OFFICIAL PUBLICATION OF THE DALLAS CHAMBER OF COMMERCE



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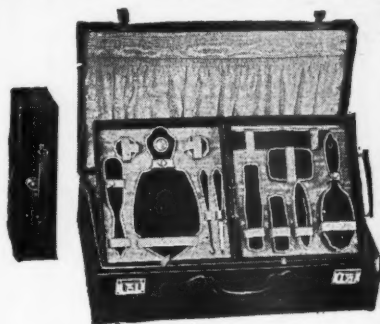


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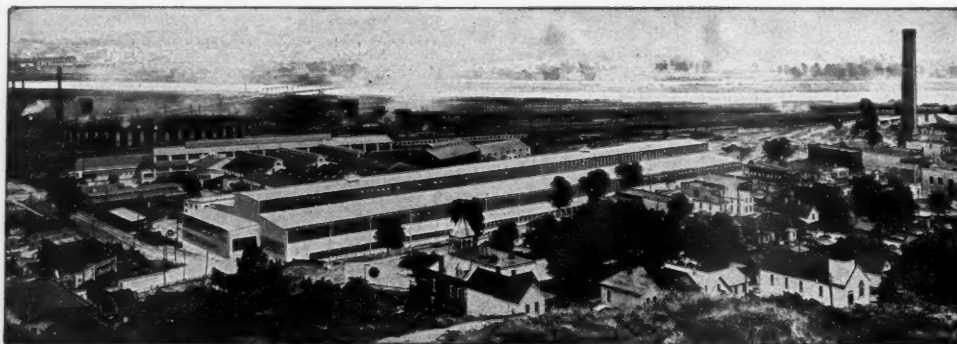
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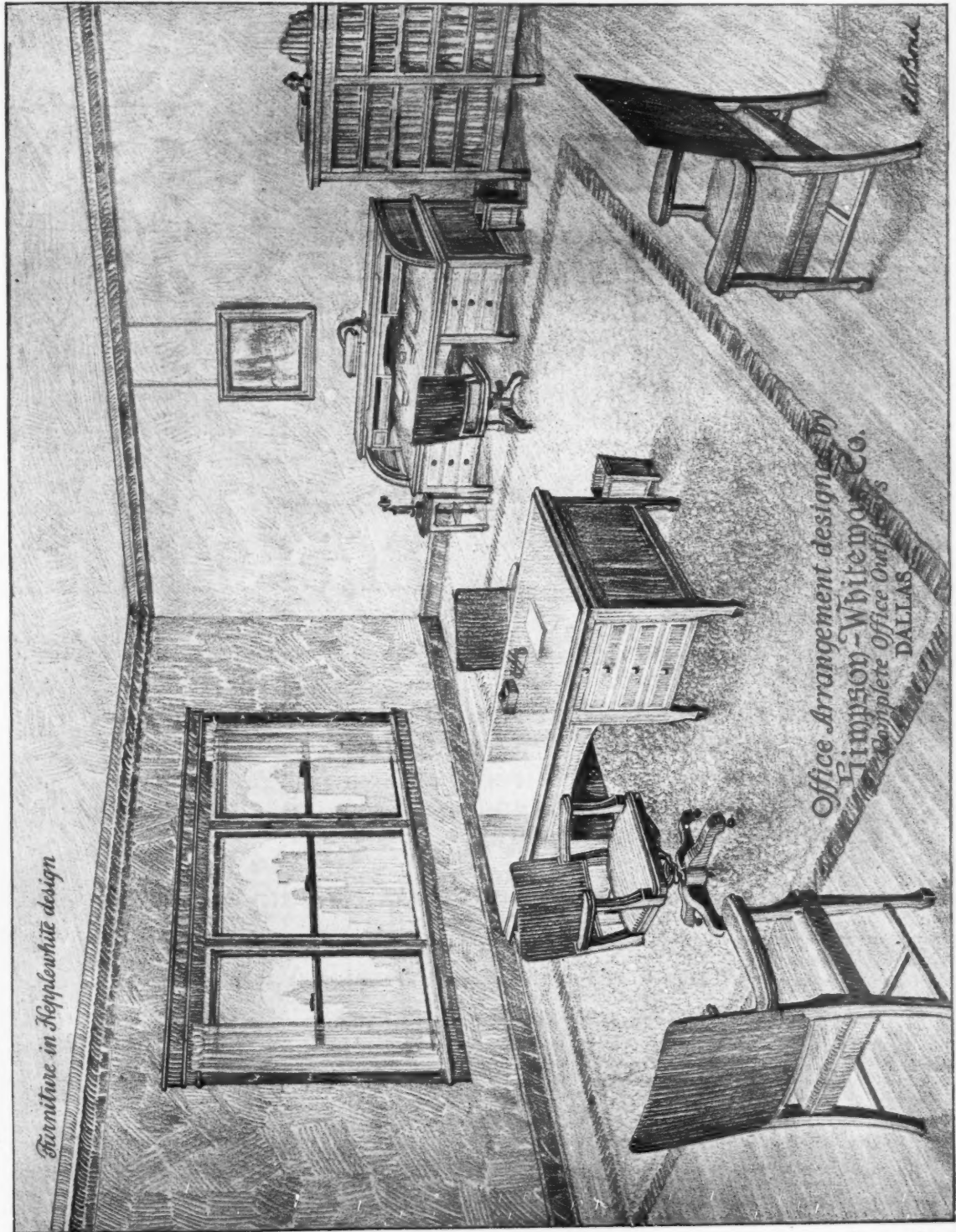
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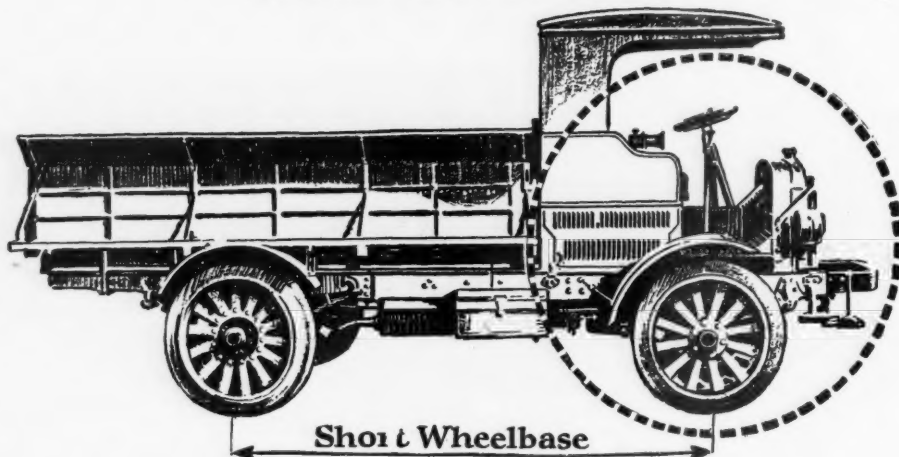
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DALLAS



OFFICIAL PUBLICATION OF THE DALLAS CHAMBER OF COMMERCE

Volume 4

JANUARY, 1925

No. 1

Facing The Future

By T. M. CULLUM

Re-elected President of the Dallas Chamber of Commerce



IHAVE been honored with re-election, and I highly appreciate the expression of your confidence, but I feel I must say it is as president of a corporation without sufficient income. The budget of the Chamber of Commerce of Dallas, a city of 250,000, is substantially no greater than it was when we had but 150,000. Place yourself in my position; or the position of each of the twenty directors you have chosen and charged with seeing that the Chamber performs its duties and takes full advantage of opportunities to advance the city. What would you do? As the City of Dallas grows, each new family, business, factory or annexed suburb adds to the tax fund. But the case appears to be different with the Chamber of Commerce. Seemingly, our Chamber of Commerce income does not grow in proportion to our population, and yet the Chamber's activities are largely responsible for the city's growth.

Let us look at this matter first from strictly a business standpoint, all patriotism and love for our city aside. Even the most conservative business authorities tell us that the Nation is set for the most prosperous conditions since the World War. As examples, Charles M. Schwab says: "Business is going ahead on the firmest foundation I have ever known," and Frank A. Vanderlip says: "I believe we are beginning an economic period during which practically every total measuring business activity will surpass former records." Men skilled in business diagnosis believe that the closing months of 1924 arranged the stage for a great industrial revival which will start in orderly manner in 1925, gain in momentum throughout the year, and reach its peak in 1926, or, if inflation is properly guarded against, in 1927.

What This Means for Dallas

WITH stabilized business and confidence permeating the Nation, we have every reason to believe that this year will witness more Northern concerns placing branch factories and distributing houses in the Southwest than ever before. The movement was not as great last year as anticipated, partly, perhaps, because of the Presidential election and the fact that confidence was not fully established in business circles. This should make the movement all the more pronounced this year. Surely the South-

west, the Dallas trade territory, which for several years has been a white "Prosperity Zone" on all business maps, will be the first to receive attention when the long-deferred waves of decentralization begin to break in full force. The president of the National City Bank, of New York, told us recently of how the North has its eyes on Dallas and the Southwest. The past year we have witnessed the confidence of the Santa Fe Railroad in Dallas with a \$5,000,000 investment; the vast sums loaned on Dallas buildings by level-headed investment bankers of the North, and an increased investment by Henry Ford of \$1,200,000 in Dallas.

Is Dallas ready to "strike while the iron is hot?" Evidently not, save through spasmodic individual action, as the Chamber of Commerce cannot increase its efforts to secure new industries from outside until it has more funds. Of course, the Chamber is making every effort humanly possible on the funds available. Some 860 new concerns opening business here last year testify in many instances to our efforts. Then consider, as an example, the recent preliminary decision in Dallas' favor in the big rate case. If the Interstate Commerce Commission approves this decision it will mean a saving to Dallas shippers each year of an amount equal to the entire Chamber income for some half-dozen years. Also, it will remove the last bar to Dallas' growth, making the city much more attractive for new industries. For twenty years this fight has been waged, the last few years being par-

ticularly a drain on the Chamber's funds.

Three of Dallas' Pressing Needs

I WISH to mention but three of Dallas' special needs this year. One of these is to secure new concerns from outside, primarily new factories, for no one will dispute the statement that Dallas must have more manufacturing. That this is the psychological time to go after new concerns I believe I have briefly shown in the foregoing. Another need is increased activity in securing conventions and tourists. The benefit from this that will accrue to our vastly increased hotel facilities is slight as compared with its benefit to Dallas along all other lines. The third need is what is known as a "Southwest Development Service" for Dallas. This is not needed primarily because of the fact that competition for Southwest trade constantly is growing keener. But rather it is appropriate to show our appreciation and interest. To say that Dallas had a \$30,000,000 building program last year; that it did a jobbing business of more than three-quarters of a billion dollars; to say that Dallas has built itself into a city of a quarter-million is incorrect. Dallas is simply the focus for a great productive and diversified area. Dallas is the "City the Southwest Built." This proposed Development Service will simply be a part of an endless chain: Helping to build a Greater Southwest, which in turn will build a Greater Dallas.

Increasing Budget to \$150,000

THESE three items alone merit a proposed increase of the budget of the Chamber from \$110,000 to \$150,000, the officers and directors feel, although our enlarged budget will provide for symmetrical development of Dallas along all other lines as well. Within the next few days the plans of the campaign will be presented to Dallas. Big things are in the air. Our Southwestern leadership cannot be maintained indefinitely without increasing our efforts and expense. Dallas is straining at the leash. Will our citizenship permit Dallas to be handicapped in the race for city supremacy when the broad highway of 1925 offers a clear track?

Business Men Expect New Year

DALLAS business men are unanimous in predicting splendid volume in their respective lines in 1925, according to replies to a questionnaire sent out by "DALLAS." Also their business the past year was good, the reports show. This magazine expects to carry comments on business from other local leaders in later issues, as only a limited number can be shown in a single month. Expressions from some of the business men are as follows:

Lynn P. Talley, Chairman of the Board, Federal Reserve Bank of Dallas: "The close of 1924 finds agriculture prosperous and business improved as the result of large crops sold at fairly satisfactory prices.



LOOK OUT FOR THE HORSEMEN

Price trends have gradually adjusted most of the disparity that existed in 1920 and 1921 between prices of things the farmer had to sell and those he had to buy. This means prosperity for agriculture, which means prosperity for the Southwest, so long as it combats the 'Four Horsemen' that usually follow prosperity—Extravagance, Waste, Speculation and Over-production."

J. T. Howard, President, Dallas Cotton Mills: "Have been away two months and out of close touch with my business, but here in New York I find nearly every one thinks a gradual and healthy improvement due for 1925 and I see many reasons to believe we are in the beginning of a long period of prosperity in the United States."

G. C. Davis, District Mgr., Cleveland Metal Products Co.: "It is our opinion that 1925 is going to be one of the best years in all commercial lines that we have enjoyed since the outbreak of the world war. During 1923 we broke all records in Texas. 1924 has exceeded 1923's business by approximately 30%, and we expect to establish new records in 1925. It is my opinion that conditions were never more favorable in Texas, or throughout the country, for good business than they are today. The consuming public is ready to buy and is in a position to pay for anything they need. Dealers likewise are taking advantage of all the possibilities by placing larger stock orders for early delivery in 1925 than they have in several past years. The credit situation is in such condition that manufacturers and distributors have no reason to delay the filling of orders, instead, we are generally shipping all orders just as they are received. In view of the dealers placing orders for their anticipated needs for the early part of 1925, our factory is likewise making preparations to produce

enough to take care of these orders when the shipping date arrives."

R. L. Thornton, President Mercantile Bank & Trust Co., and President Texas State Bankers' Assn.: "With a liquid Statewide condition existing for the opening of the new year and the international situation clearing



substantially, it appears safe to depend upon, at least, a good, stable, healthful business for the first six months of the new year. Our local business conditions are naturally shaped to a more or less degree by our annual cotton crop and the price it brings. Therefore, we cannot safely determine business conditions locally further than a new cotton crop. Business men, when they think of good business, must not think of 'boom' business, but should expect only a good, healthful, stable business—and get that by going after it."

A. J. Langford, Manager, Dallas Branch, Ford Motor Co.: "Our business for 1924 has been the greatest since we have established a branch in Texas. The outlook for business, particularly in the Dallas branch territory, for 1925, is exceptionally good. The writer has just made a trip through a large portion of this territory, having held a number of sales meetings with the dealers during the past thirty days, and the most optimistic spirit is displayed by all of them, and we are making plans and preparations for the greatest business we have ever done in Texas for 1925. Our new plant extension here will provide for the employment of approximately 1700 men, as compared to 450 in our present building; our daily output will be approximately 350 to 400 cars, all of which will be sold at retail by our dealers in this territory."

Fred McJunkin, Southland Hotel, President Dallas Hotel Men's Assn.: "The hotel business in Dallas has been good the past year and should continue to be until effects of the mammoth hotel-building program now under way here are felt. It is easy to see that with some \$12,000,000 worth of new hotels, apartment hotels or additions to hotels, either just completed, under construction or to be started at once, there is certain to be a surplus of hotel rooms until the city grows sufficiently to adjust itself to them. Therefore the plans of the Chamber of Commerce to raise additional funds for securing a larger number of conventions are particularly gratifying and will receive the hearty co-operation of Dallas hotel men. I would like to suggest right here, however, that national surveys have shown hotels and restaurants receive only about one-half of the convention dollar, and that, of this,

most of it immediately is returned to the home city in salaries and wages, hotel supplies, taxes, public utility expenses, groceries and other provisions. And after all, the chief value of conventions to a city as a whole is the publicity and goodwill feature."

D. L. Whittle, D. L. Whittle Music Co., and President Retail Merchants' Assn.: "The music industries quite generally, and our business in particular, had rather hard sledding for the three years following the panic



of 1920, but during the present year (1924) with our receivables much cleaner and our stocks no longer encumbered with distressed merchandise, we have had smoother going. We have recently made a number of betterments in our own organization and facilities, and with the greatly improved economic conditions in our trade territory, and the large place that music holds in the hearts of Dallas people, we look forward to 1925 with a happy anticipation of the opportunities that the year will afford us. Caution we must not forget, but 'when you feel like singin', sing.'"

W. M. Whittenton, Vice-President, Missouri-Kansas-Texas Railway: "The year 1924 has been satisfactory to our Southwest railroads, especially the last five months. During the first five months of the year, business was light, but the close was fine and satisfactory. I predict 1925 will be a good year for business all over this country. We seem to be 'tuned in' for a series of good years."

J. L. Lancaster, President, The Texas and Pacific Railway Company: "The railroads of the country had a more prosperous year in 1924 than for many years, the traffic, although of immense proportion, being handled more satisfactorily, and the co-operation of shippers greater than ever before. In fact, the improvement in the railroad situation the last few years has been due largely to the better understanding between them and their patrons, and the whole-hearted co-operation of shippers in the better loading and more economical use of equipment. Speaking for the Texas and Pacific, 1924 was the best year in its history. Material progress was made in every direction, particularly in improvement of its physical property. The railroad outlook for 1925 is, from every angle, encouraging. Large expenditures will be made in improving and enlarging the facilities of the railroads, which in itself will be a big factor in increasing the volume of business of manufacturers, and in affording employment to a large number of persons. Conditions in the territory served by The Texas and Pacific were never better, and we expect increased business in 1925,

to be Best in History of Dallas

particularly at Dallas, where business is more active than in any other American city. There is no better place to live, and I hope that out of our prosperity there may come beautiful parks served by splendid boulevards."

E. L. Flippen, President, Armstrong Packing Co.: "The pork and beef packing industry in Texas recovered in the year 1924 from the serious depression that had been experienced during the three previous years, and the prospects for 1925 are very bright indeed. The beef and pork packing volume for 1924 will show an increase of nearly 25%, and the refining of



edible vegetable oils and manufacture of lard substitute in the Dallas territory will show an increase in 1924 over 1923 of nearly 50%. Texas has raised and marketed this year a very large cotton crop of exceptionally high quality, and the cotton seed obtained from this crop is producing a larger yield of cotton seed oil than last year. The quality of the oil has been good, and there has been a ready market for same, and the Texas Cotton Seed Oil Refiners and Crude Oil Mills are in a very prosperous condition and full of optimism for the coming year."

M. M. Blakeney, President, The Davis Hat Co.: "Summing up our business situation for the year, as 1924 draws to a close, I think all are agreed that we have experienced a generally satisfactory year. By this we mean that while none have rolled up enormous profits, yet all have enjoyed reasonable sales increases and satisfactory returns on investment. Basic conditions in this section were never better. Our agricultural activities have been blessed with splendid success, which, excepting in one or two sections, has left our farmers in better shape financially than they have been for many years. Economic and financial experts of the North and East seem to be united in predicting prosperity for 1925 in their sections. If they can so plainly foresee a good 1925 for that section, then most certainly the Southwest with our extremely good fundamental conditions, can see nothing but a year of unprecedented opportunities and prosperity for the coming year."

Melvin K. Hurst, Hurst Bros. Co., Men's Clothiers: "The year of 1924 has been one of many different phases to the retail merchant. Peculiar weather conditions, a presidential year, and several other influences have contributed some perplexing problems to the average merchant. However to my mind it has been one of the most successful years in the history of the retail industry, in as much as those merchants who were

far-sighted enough to confront the different situations as they presented themselves have learned a great deal and will be far better merchants than they were in the past. The year 1925 dawns with the most flattering prospects that we have had since 1919 and while I would caution the retail merchant to use discretion and not become overly optimistic, at the same time I sincerely believe that he has great things to look forward to and that his confidence in a year of prosperity and plenty will not be misplaced, assuming of course that he will use sound judgment in the operation of his business."

W. E. Greiner, President, Greiner-Kelly Drug Co.: "The wholesale drug business for this district closing December 31, 1924, held its own, exceeding 1923 about 5%. We look forward in the coming year to a continuation of safe, conservative business, also an increase in volume. Our distributors, the retail druggists, are in good shape financially, a majority discounting their bills and are in position to purchase their requirements."



R. R. Safford, Dist. Manager, S. F. Bowser & Co.: "Our business in 1924 has been very satisfactory. If it could have been improved, its failure to reach the maximum was due to conditions peculiar to our industry rather than to general economic conditions. The New Year looks like a winner and we are entering the New Year brim full of ambition and optimism—also with the confidence born of a careful analysis of actual possibilities."

Charles G. Singleton, Manager, N. O. Nelson Mfg. Co.: "Dallas and surrounding territory have been very active in building operations during 1924, and our sales in plumbing and heating supplies show an increase of 39% over 1923 sales. We anticipate a much better business during the year 1925, and are enlarging our organization and increasing our merchandise stocks to care for this increasing business."

Harold T. Volk, Volk Bros.: "The retail shoe businesses of Dallas have apparently fared well during the past year when compared with those of other sections. The prospects of generally improved conditions elsewhere next Spring give us every reason to anticipate a splendid increase in business in the Dallas trade territory."

F. E. McLarty, President, Nash-McLarty Motor Co.: "The last four months of 1924 have been the best in our history. It has been my pleasure to distribute Nash cars in Dallas for the past seven and a half years,

and the outlook for 1925, I think, is much brighter than we have had, at least for the past four or five years. This refers not only to my business, but to that of other distributors handling standard makes of cars."

E. P. Angus, Asst. Sales Mgr., Magnolia Petroleum Co.: "It would seem superfluous to make a statement regarding the outlook in the Southwest for 1925, especially when such statement will be read principally by business men of the Southwest. To the business man who has even a mediocre faculty for analyzing business conditions, a comparison of the



few statistics which can be gathered from most any publication reflecting the condition of our banks, our cotton and grain crops, oils and minerals, live stock, fruit and poultry shipments, is sufficient to justify the most optimistic outlook for business during 1925 and well into 1926, regardless of the outcome of the 1925 crop conditions."

J. H. Payne, Vice Pres., Fraser Brick Co.: "Outlook for 1925 very satisfactory. Our unfilled orders unusually large for this time of the year. This is due partially to the fact that more people each year are becoming educated to the advantages of winter building, but more particularly to the steady, rapid growth and development of the Southwest, accompanied by present sound underlying conditions in finance and general business. The hysterical building boom is happily past, and conditions are ripe for better construction and better workmen to carry on a normal building program commensurate with the need."

W. J. Wyatt, President, Wyatt Metal & Boiler Works: "We have had a very satisfactory year, and we look for a still better business in 1925, as the State of Texas is in such excellent shape and the opportunities are so great that I feel every man with a legitimate business is reasonably sure to make a success in 1925 if he devotes the proper time and energy to his business."

Hugh E. Prather, Flippen-Prather Realty Co.: "The outlook for improved real estate conditions in 1925 is very bright. A number of new homes have been started in December of this year, and from the inquiry reported by our salesmen, we expect 1925 to be the largest year in our history. We are making elaborate plans for the development of at least 100 acres of new property during 1925. The amazing thing is that more people do not buy now, when property can be secured at a very reasonable value for home purposes. To wait for another year or two in

Dallas means to pay somebody quite a profit, if one is to obtain a proper setting for a home."

J. C. Jackson, City Supt., Western Union Telegraph Co.: "The year just closing has been one of the most prosperous in the telegraphic history of Dallas. It is generally conceded that the telegraph business is an excellent barometer for general business conditions. Using this as the basis for my conclusion, I would say that Dallas, not only for the past year but over a period of ten years or more, has had one of the most substantial and consistent growths of any city in the United States. It is with a great deal of confidence that I predict for 1925 an even greater measure of prosperity."

J. S. McNulty, Dist. Sales Mgr., Continental Gin Co.: "Our business in 1924 has been much above the average; in fact, it is practically equal to the best year that we have ever had. Prospects for 1925 are very good at the present time. Of course, conditions could arise that would change the situation, but we hope to have a good business next year."

J. B. Busten, Manager, Hamilton-Carhartt Overall Co.: "We have not done as much business during 1924 as we should have, owing to the fact that the Texas merchants have been somewhat distressed as to finances and they have bought the cheapest garments they could get their hands on for the time being. However, we look for a wonderful 1925 season as conditions are much better to begin with than they have been in some time."

Robert Nicholson, Pres., Robert Nicholson Seed Co.: "As a whole we enjoyed a very good seed trade this year, especially during the Spring and early Summer months. Unfortunately during the late Summer and



EVERYTHING'S
ROSY

Fall we had very dry weather in Texas which curtailed the seed business more or less. There is usually a big demand for seeds during the Summer and Fall, but the people did not buy this Fall as much as usual on account of the extremely dry weather. Fortunately, however, we ship seeds all over Texas and other States and on this account are not so dependent on local conditions. The demand for seeds seems to be growing every year. Prospects for 1925 are very rosy, and from the orders we have already booked it looks as if we are going to have a first class business during the year 1925."

J. H. McDonough, President, The Murray Co.: "Our 1924 business has been very satisfactory, in both our gin and mill supply lines, and from the present outlook, 1925 is going to be good also."

W. D. Trotter, Vice President, Briggs-Weaver Machinery Co.: "Business in the Southwestern terri-

tory covering the lines of heavy machinery, power plant equipment and industrial operating supplies for the year 1924, has been especially good, the volume showing a healthy increase over the previous year of 1923, which year was also a good one. Prospects for 1925 are more promising than a year ago, particularly true as applying to the development of new industries and the enlargement of present operating plants of all kinds."

A. C. Bigger, President, American Life Reinsurance Co.: "While accurate figures cannot be given at this time, enough information is available to state positively that the new life insurance written during 1924 in the United States by old line companies will exceed by at least \$1,000,000,000 the 1923 production, which was the highest previous record. Total new business for this year will run close to \$12,500,000,000, which about equals the total insurance in force on the books of all old line companies in the United States in the year 1900, only twenty-four years ago. Texas, most especially the trade territory of Dallas, has indeed been the 'prosperity zone' in life insurance as has been the case in other lines. In advance of published figures I feel perfectly safe in saying that Texans produced more life insurance during 1924 than in any previous year; also secured for productive purposes more loans from life insurance companies and on more favorable rates than ever before."

J. W. Pat Murphy, President, Dallas Real Estate Board: "Dallas during the past year made a very healthy progress in the real estate field. Building permits were larger than ever before. Real estate values advanced in general as they have done since 1891. Real estate transfers were larger, and real estate men in general had a satisfactory year. I feel certain that during 1925 building permits for Greater Dallas will reach \$30,000,000. Many new homes will be built, and I expect to find the industrial side of Dallas showing marked progress. It is this subject of new industries that needs our careful attention at present. I look forward to 1925 with expectations for brisk business and I am quite sure that realty values will make further conservative advances."

Ben Ablon, Wholesale Produce: "The wholesale poultry, butter and egg business for 1924 showed a marked improvement over past years. The Texas farmer is rapidly improving his methods of poultry raising and he is more painstaking in selecting breeding stocks. Poultry farms are being conducted along scientific lines, and obviously better eggs are being produced. The turkey industry is also showing much improvement. In past years Texas poultry and eggs have been discriminated against in Eastern markets but today there is a growing demand for our products. I may incidentally mention that Texas pro-

duces 65 per cent of the Nation's turkey crop. The outlook for 1925 is very optimistic, and all indications point forward to the fact that in 1925 Texas will be the leading producer of poultry, butter and eggs in the Nation."

Robert N. Watkin, Will A. Watkin Co.: "The Music business in 1924 shows a normal year. Every year for the past four years has shown a better stabilization of prices, so that during 1924 there has been practically



A GOOD
RECORD

no fluctuation in prices. The business done in 1924 in some departments has been considerable. Twelve million dollars was spent for Pipe Organs by the public, which was the largest sum that has been spent in this country for Pipe Organs since the Armistice was signed. United States Government figures show that the average expenditure per family in the United States for Pianos and Player Pianos has increased from \$6.21 in 1918 to \$7.54 in 1923. We look forward to a good year in 1925."

E. B. Guthrie, E. B. Guthrie & Co., Cotton Merchants: "As we approach the New Year, all of us engaged in the handling and exporting of raw cotton must acknowledge that since the present crop started to move, say August 1st last, while conditions have not been ideal, they have been better by far than the same period of 1923. My firm has had constant orders from Germany, France, Spain and Italy, and during November our sales to England were fair. While the volume has not been large, we have exported three times more cotton, up to the present time, than for the entire season of 1923-24. The margin of profit has not been large to the exporter, nor has it been large to the producer, as the price has remained around 22 cents for middling for most of the gathering period. It is my honest opinion that conditions, both for the producer and exporter, would have been far better could we have prevented the Government from issuing their numerous guesses as to the size of the crop. In looking into the future, say for six months, I am an optimist. We all know that the countries that spin cotton have improved very materially and will continue to improve unless something unforeseen should happen. Again, in our own country money is plentiful and credit has been liberally extended by Dallas, Texas, and New York banks to the firms dealing in cotton."

J. A. Wheeler Vice Pres., Texas Portland Cement Co.: "The cement industry is one of few industries in which demand and production have passed the high points reached during 1923. This increase in consumption and the relation of cement consumption to the employment of labor in construction reflects the year's record in construction activity. The most interesting phase of this remarkable increase is that it has been

(Continued on page 22)

Greater Dallas Nears Quarter Million

GREATER Dallas now has a population of 248,800, just 1,200 short of a quarter-million, according to the new City Directory, published by the John F. Worley Directory Company. The gain over last year's directory figures are 16,644. The territory covered by the City Directory census includes various unannexed portions of Dallas which are parts of the city so far as social and business life are concerned. An estimate of around 200,000 for the incorporated limits alone would not be very far out of line, it is generally believed.

Following are the City Directory figures for Greater Dallas' population since 1910:

1910	100,000
1911	100,560
1912	105,913
1913	116,834
1914	130,616
1915	130,526
1916	135,000
1917	150,720
1918	152,780
1919	167,584
1920	189,244
1921	201,088
1922	215,498
1923	232,156
1924	248,800

Gold Footballs Given S. M. U. Team

The S. M. U. football team, undefeated the past two years, was honored with a banquet on the night of Dec. 18 at the Junior Ball Room of the Adolphus, by a committee of Dallas business men with Roy Munger as chairman, and with the Athletic Committee of the Chamber of Commerce, Richard Houghton, chairman, co-operating. A letter of appreciation was given each of the team, the co-coaches, Ray Morrison and Ewing Freeland, the athletic director, Dr. R. N. Blackwell, and the student manager, Gordon Cullum. In the letter was the statement that gold, diamond-studded football emblems had been ordered and would be delivered soon to each one mentioned, with the compliments and appreciation of the business men of Dallas. President T. M. Cullum of the Chamber was master of ceremonies and Murphy Townsend, toastmaster, at the banquet, attended by several hundred.

Oak Cliff High Wins Championship

The State interscholastic football championship has been brought to Dallas for the first time, that splendid team known as the "Leopards," from Oak Cliff High School, being responsible. It is generally believed in sport circles that this team represents the highest development in high school football circles since the interscholastic league for Texas was formed several years ago. Large delegations from Vernon, Cisco and Waco attended the games played here by their respective schools with Oak Cliff in the order named, Waco being the finalist, and being defeated 31-0.

Start Now to Save and Later Bind "Dallas"

WITH this issue "Dallas" starts its fourth year of service in the interests of our city, our State, and the Southwest. Volume III made a bound volume of 464 pages, much larger than Vol. II, which in turn was larger than Vol. I. We hope that many of our readers have saved and bound each volume of "Dallas," as we know a number of them have. It is a compact record of a year in the life of Dallas, one that will enhance in value with the passing of time. Such a book is a reference book of worth, showing not only valuable statistics by years, but the growth of the city as shown in pictures. Start with this issue a file for binding next December.

The officers and directors of the Chamber of Commerce, as well as the staff of "Dallas," wish especially to thank the advertisers whose generous patronage makes the book possible. During the coming year we expect to make it an even better advertising medium. Not only will it reach more Dallas people, but a plan is under way whereby it will have a much larger circulation over the Southwest and to prospective new concerns in other sections. Also we hope from an editorial standpoint to make the magazine more representative of the splendid city whose name it bears.

SOME JAN.-FEB. GATHERINGS

- Conference of Epworth League Presidents, Dec. 30-Jan. 1.
- McCray Refrigerator Co., sales convention, Jan. 5-6.
- Arbuckle Bros. Salesmen, Jan. 6-8.
- National Assn. of Real Estate Boards, Jan. 13-16.
- Texas Hardware & Implement Dealers' Association, Jan. 20-22.
- Moline-George Sales Conference.
- Southern Implement Supply Co., sales conference.
- Oliver Chilled Plow Works, sales conference, Jan. 15-22.
- Southern Mechanical Assn., Jan. 22-23.
- North Texas Wholesale Grocers' Assn.
- Southwestern Broom Mfgs. Assn.
- Southwest District Civitans.
- Texas Farm Bureau Federation, Feb. 3-4.
- J. I. Case Threshing Machine Co., sales conference.
- Southern Division Delta Tau Delta, Feb. 27-28.
- Three North Texas Chapters American Institute of Architects, Feb. 9-11.
- Episcopal Council, Dallas Diocese, Feb. 10-12.
- Texas-Oklahoma Association of Refrigeration Engineers.
- Chevrolet Salesmen, conference.
- Wholesale Market Spring Buying Season, Feb. 1-28.

Fair and Convention Dates Named

DATES for the 1925 State Fair will be Oct. 10-25, it is announced by President A. A. Jackson, elected last month. All directors of the Fair Association whose terms had expired were re-elected at the annual meeting of the stockholders. Those re-elected were J. B. Adoue, William Doran, J. J. Eckford, Royal A. Ferris, T. W. Griffiths, A. A. Jackson, E. J. Kiest, R. E. L. Knight, Sam T. Morgan and Alex Sanger. These, with the hold-over members, constitute the full board. Total income of the 1924 State Fair was \$405,057.47, with expenses of \$322,846.54, it was reported by Secretary W. H. Stratton. Permanent improvements costing \$83,561 were made during the year, it was shown.

Convention Dates Changed

IN compliance with the request of the railroads serving the Southwest, the dates for the 1925 convention of the United Confederate Veterans, to be held at Dallas, have been changed from May 12-15 to May 19-22. This is to avoid a conflict with the convention of the Associated Advertising Clubs of the World. While the latter is to be held at Houston on May 10-14, still the railroads pointed out that it would be difficult to secure enough Pullmans and other equipment for handling, at the same time, these two largest conventions scheduled for Texas this year. The dates were changed at a joint meeting of the local organizations of Veterans and Sons of Veterans.

Dates of the convention of the Southern Medical Association at Dallas have been changed from Nov. 16-19 to Nov. 9-12 to avoid conflict with the convention of the Southwestern Cleaners and Dyers' Association.

Dates of the joint convention of the Texas Retail Clothiers' Association and the Men's Apparel Club of Texas have been changed from May to April 26-29 to avoid conflict with the convention of the West Texas Chamber of Commerce, to be held at Mineral Wells. The sessions of the two conventions will take place in the Santa Fe Building, where 10,000 square feet of floor space have been placed at their disposal, and which will largely be used as exhibit space.

"Forward Del Rio"

"Forward Del Rio" is the title of the new official monthly publication of the Del Rio, Texas, Chamber of Commerce, of which F. R. Senor is secretary and also editor of the magazine. It is indeed a neat, well-edited publication, packed with constructive news about this extreme West Texas city.

Use of Routing Circular Saves Shipping Time

By A. C. VALENTINE
Chairman, Traffic Committee of Chamber



GOOD less-than-carload freight service cannot be obtained without through less-than-carload package cars giving direct delivery to your customers in this trade territory.

Through less-than-carload package cars cannot be obtained without tonnage. There is a certain specified minimum tonnage for the operation of freight equipment over the lines of the railroads and, generally speaking, the carriers will not operate through cars without this minimum tonnage. Some of our carrier friends have waived this rule in order to build up the Dallas market with the hope of building up their freight revenues. But the operation of a car with less than the paying minimum tonnage is something that we cannot request or demand as a right, but is more in the nature of a concession on the part of the carriers.

Rate and Routing Circular No. 4, issued by the Dallas Chamber of Commerce, effective November 15th, 1924, cancelled Routing Circular No. 3, and is for the purpose of concentrating less-than-carload package freight so that the Dallas shippers might obtain the maximum number of through less-than-carload package cars.

There are 903 shippers of less-than-carload freight in the city of Dallas. There are from one to an endless number of possible routings from Dallas to points in Texas, Oklahoma, Arkansas and Louisiana. We do not have sufficient less-than-carload package freight to provide the minimum requirements for the operation of through cars over all of the possible routes. It therefore becomes necessary to choose a preferred routing in order that the tonnage might be concentrated and the minimum obtained. It is the purpose and function of the Traffic Committee to select these routings. Service for our freight shipments is the sole basis of the selection.

To illustrate this point I call attention to the through package car being operated from Dallas to Tyler, Texas, via the Cotton Belt. A glance at the map would seem to indicate that the best possible service from Dallas to Tyler could be obtained by the T. & P. c/o I. & G. N. at Mineola. There are many other possible routes to Tyler—Southern Pacific c/o Cotton Belt at Athens, Southern Pacific c/o Cotton Belt at Jacksonville, T. & P. c/o Cotton Belt at Big Sandy, and so on. In selecting the Cotton Belt the Committee gave consideration to the fact that this line at the time was willing to establish a through car, operating from Dallas to Tyler, giving next morning delivery at Tyler. The best service offered by the T. & P.-I. & G.

N. at the time the selection was made was to load Tyler freight out of Dallas in a car destined to Mineola, involving a delay in transferring, etc. Also, at that time the T. & P.-I. & G. N. freight trains did not connect at Mineola in such a manner as to give prompt delivery at Tyler.

Another illustration is Comanche, Texas. In Routing Circular No. 3, Comanche was routed Frisco Lines, and for two years the Committee endeavored to obtain satisfactory service via the Frisco to Comanche. Finding the service unsatisfactory, the Committee sought other routes and means to obtain service and investigated the route of the Santa Fe c/o Cotton Belt at McGregor and M-K-T c/o Cotton Belt at Waco. The Committee found that the Santa Fe freight trains did not connect with the Cotton Belt freight train at McGregor, that the M-K-T freight train leaving Dallas at night did connect with the Cotton Belt at Waco, and

thus obtaining the required amount of tonnage for through cars. There are many things which interfere with the operation of the package cars established by the Committee. The chief one, however, and the cause which gives the Committee more concern than any, is the failure of Dallas shippers to co-operate by using the Routing Circular for the forwarding of all their less-than-carload freight. There are many shippers in Dallas who are yet not convinced of the necessity of co-operation. There are others who are indifferent, and yet others who do not understand.

The principal reasons why through cars, that the Committee obtain, are taken off, discontinued or fail, may be assigned to the following causes: first, shipping clerks preparing bills of lading and routing freight from memory; second, solicitation by the railroads for shipments to be routed contrary to the route selected by the Committee; third, some shippers, in order to save drayage, will route all of their shipments for one day out of Dallas via one line so that one load to the depot may be sufficient; fourth, a feeling on the part of some shippers that their package freight is not needed to make the through cars. No matter how small the shipment or how infrequently made, it will help.

Under the heading of cause No. 2, the Committee is proud to say that it has the co-operation of most of the Dallas carriers. However, Dallas shippers may help the Committee by referring to it routings presented by the carriers which are contrary to the routings shown in Routing Circular No. 4. Frequently Dallas shippers receive requests from consignees asking them to route contrary to the Circular. Many of these have been referred to the Committee and, upon calling the facts to the attention of the consignees, we have in 100% of the cases, convinced them of the necessity of shipping and routing in accordance with the package car routes selected by the Committee.

If the Committee had the full co-operation of every Dallas shipper, it could establish 75 additional through package cars to points in Texas, Oklahoma, Arkansas and Louisiana. There are 152 cars operated from Dallas. The less-than-carload package freight that would go in these 75 additional cars would receive 24 to 36 hour delivery in the trade territory if these cars were in operation. As it is, the freight is now loaded on transfer points, handled by local freight trains, and delivered at destination in from one week to ten days after shipment.

Many of the complaints now received with reference to freight service from Dallas can be accounted for by the absence of these needed through cars. If the Dallas shippers will give the Committee 100% co-operation, these cars may be secured without difficulty.

HERE'S HOW DALLAS GROWS

Population (Greater Dallas)	
1923	1924
232,156	248,800
Building Permits (Greater Dallas)	
1923	1924
\$20,988,469	\$30,650,564
Bank Clearings	
1923	1924
\$1,865,414,000	\$2,202,634,969
Bank Resources	
Dec. 31, 1923	Dec. 31, 1924
\$152,914,761	\$174,165,194
Bank Deposits	
Dec. 31, 1923	Dec. 31, 1924
\$128,830,127	\$147,991,873
Real Estate Transfers	
1923	1924
\$65,888,495	\$70,101,825
Postal Receipts	
1923	1924
\$3,010,318	\$3,107,356
Telephone Stations	
1923	1924
48,600	53,307
Water Meters (City Limits)	
1923	1924
42,568	46,511
Gas Meters	
1923	1924
44,992	50,119
Light Meters	
1923	1924
45,100	49,500

thus was able to obtain a through car from Dallas to Comanche, giving next day delivery.

There are many possible routes from Dallas to Comanche and, as in other cases, there is not sufficient tonnage for the operation of a car by all of the routes.

Purpose of Routing Circular

THE purpose of the Routing Circular is to concentrate Dallas less-than-carload freight tonnage to the routes selected by the Committee,

Decision Would Save Millions

ATTORNEY-EXAMINER, W. A. Disque, of the Interstate Commerce Commission has concurred in practically all the allegations made by Dallas and Fort Worth that the freight rates into Northeast Texas are unfair as compared with rates into Houston, Galveston, Shreveport, San Antonio and other competing points for Southwestern business.

If the findings of its Attorney-Examiner are approved by the Interstate Commerce Commission, and it is believed they will be, although some modifications likely will be made, an actual freight rate burden of over \$1,000,000 a year will be removed from the business interests of Dallas. Furthermore, if the new rates are approved, it will mean the removal of the last obstacle in the way of Dallas' development as one of the greatest distributing centers in the country. The new rates will attract many new manufacturers and

distributors to Dallas who are simply waiting for a decision in this most important case. As proof of this, several have already signified they will enter Dallas due to this preliminary victory alone.

"The lower freight rates will double Dallas' rate of growth," is the opinion of A. L. Reed, commerce counsel for the Chamber and secretary of the New Industries Department.

This victory won by Dallas and Fort Worth represents a fight for freight rate adjustments extending over 25 years. The Chamber of Commerce Traffic Committee, consisting of the traffic managers of important concerns, has largely directed the work, with co-operation from the Fort Worth Chamber. It is estimated that during the past three years alone the case has cost the Dallas Chamber alone some \$10,000 in attending hearings, producing witnesses, preparing briefs, etc. The record comprises

nearly 10,000 pages and 900 exhibits, some of the exhibits themselves containing 500 to 600 pages.

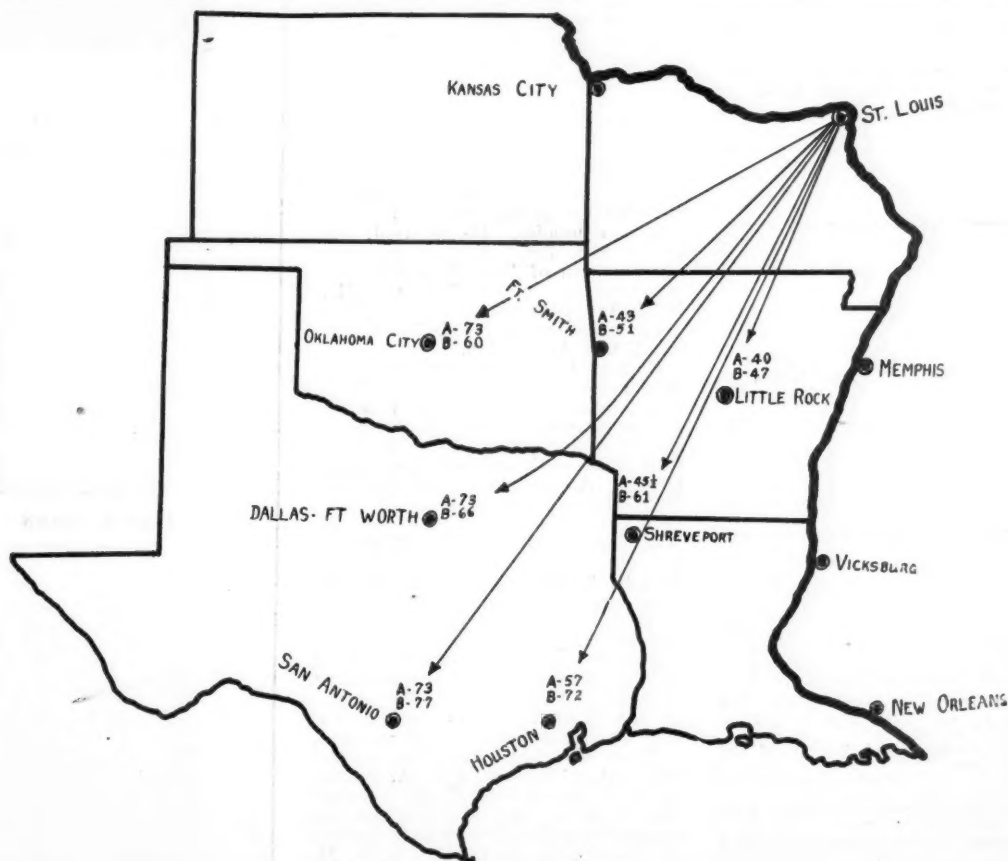
The 1924 Traffic Committee of the Chamber of Commerce was as follows: A. C. Valentine, chairman; Seth Tate, vice-chairman; Myron Kirk, E. E. Latham, P. A. Richardson, Lee Anderson, J. C. Tapp, Ferd Hicks, J. E. Farrow, Harry Lockett, V. R. Philley, J. W. Harper, M. W. Florer, Arch B. Harris, B. H. Pittman, J. C. Greer, and Albert L. Reed, commerce counsel of the Chamber of Commerce.

At the bottom of this page is a sketch giving an illustration of how the proposed rate adjustment will benefit Dallas.

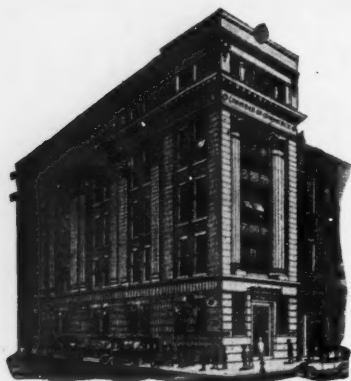
Then He Left Hastily

Mrs. Snubbins: Are you in favor of Clubs for women?

Mr. Crableigh: I certainly am—clubs, sandbags, or any old weapon.



The chart illustrates at a glance the freight rate adjustment proposed by Examiner Disque and how Dallas will gain lower freight rates as a result of it. The commodity cited here is steel and iron, moving, say from any point in the United States by way of St. Louis to cities in the Southwest. The letter "A" represents in each instance the present rate, while the letter "B" represents the proposed new rate. Dallas thus will have a reduction from 73 cents per hundred pounds to 66 cents, while Houston's rate will be raised from 57 cents to 72 cents.



CHAMBER OF COMMERCE HOME
"Powerhouse of the Famous Dallas Spirit"

Dallas

Official Organ of the Chamber of Commerce, published monthly in the interests of Dallas

Z. E. BLACK, EDITOR
M. L. BOHAN, Adv. Mgr.

Vol. 4 January, 1925 No. 1

DALLAS CHAMBER OF COMMERCE OFFICERS

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ADVERTISING RATES ON APPLICATION

Entered as second-class mail matter Feb. 6, 1922, at the Post Office at Dallas, Texas, under the act of March 3, 1879.

Member Chamber of Commerce of the United States

Cullum Again Heads Chamber

T. M. CULLUM was re-elected president of the Chamber of Commerce at the first meeting of the new directorate following the annual Chamber gathering on the night of Dec. 9. E. R. Brown and L. O. Daniel were re-elected vice-presidents and Joe E. Lawther was also named a vice-president, succeeding George Waverley Briggs, whose term as a director had expired. A. V. Lane was re-elected treasurer and Charles Saville re-elected secretary and general manager.

As a fitting climax to a year crowded with accomplishments and witnessing remarkable growth for our city, the 27th annual meeting of the Chamber was easily the largest and most enthusiastic in the history of the organization. Approximately 750 people crowded the Junior Ballroom of the Adolphus to capacity. President Cullum briefly reviewed the activities of the Chamber the past year and paid strongest tribute to the co-operation given him by directorate, membership and staff.

Charles E. Mitchell, president of the National City Bank of New York, was the principal speaker. The tone of his address was optimistic as he viewed the business outlook in America and Europe. He expressed himself as amazed at the development of manufacturing in Texas, mentioning that capital invested in Texas factories has increased tenfold in the past two decades. He declared that Dallas and Texas are commanding the attention of New York financing interests as never before. Mr. Mitchell was introduced by J. A. Pondrom, president of the Dallas Clearing House Association.

Herbert L. Pratt, president of the Standard Oil Company of New York, was introduced by J. Edgar Pew for a few remarks, and E. P. Swenson, chairman of the board of the National City Bank of New York, also spoke briefly. Among other speakers were Mayor Louis Blaylock, Dr. J. H. Connell, chairman of the Agricultural Advisory Board of the Chamber, George Waverley Briggs, and President H. A. Olmsted of the State Fair, who commented upon Barrow's open shop orchestra which furnished music at the banquet, telling of how the Barrow's band stepped into the breach during the State Fair when labor troubles threatened the music supply at the Fair. The Bel Canto Quartet also furnished well-received numbers.

New Chamber directors elected were: O. S. Boggess, Fred A. Brown, B. A. Evans, Arthur L. Kramer and Ray Shelton. Retiring directors returned to the board were C. E. Calder, T. M. Cullum, L. O. Daniel, A. M. Matson and Hugo Schoellkopf. Hold-over directors are: E. R. Brown, Sam P. Cochran, C. W. Hobson, W. M. Holland, Joe E. Lawther, Porter Lindsley, Louis Lipsitz, H. A. Olmsted, Alex Sanger and Frank M. Smith. Joe Gill was chairman of the Tellers' Committee in charge of the election.

New Chamber Directors



O. S. BOGGESS



FRED A. BROWN



B. A. EVANS

New Chamber Directors (Cont.)



ARTHUR L. KRAMER



RAY SHELTON

Buying Season Dates Are February 1-28

The annual spring market season of the Dallas Wholesale Merchants' Association will be held from Feb. 1-28, inclusive, it is announced by M. J. Norrell, chairman of the Trade Extension Committee of the Association. A publicity campaign in connection with the season has been launched. Style shows will be arranged. The wholesale merchants have set one billion dollars as their goal for business this year, and the season will open more auspiciously than any in the past.

Retail Merchants Will Elect Jan. 20

The annual meeting and election of officers of the Dallas Retail Merchants' Association will take the form of a luncheon instead of a night banquet as usual, it was decided at the December meeting of the directors of the association. The luncheon will be held at the Adolphus on Jan. 20 and will be devoted strictly to business, with no entertainment features. At the meeting, ten two-year term directors will be chosen, it is announced by President D. L. Whittle.

Freight Rates

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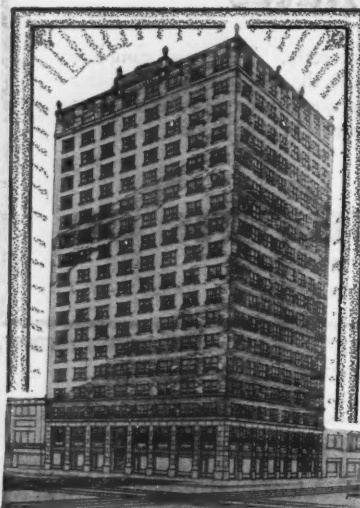
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New 18-story Allen Hotel to be erected at the corner of Commerce and Ervay Sts.

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Southland Life Bldg., Dallas, Texas
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Greater Dallas Building Totals \$30,650,564

BUILDING permits for Greater Dallas during 1924 totaled \$30,650,564 in valuation, easily setting a new record for Dallas and the Southwest. By "Greater Dallas" is meant the metropolitan area or contiguous residential districts in addition to the city limits of some 28 square miles. In the city limits alone there were 4,975 permits granted with a total valuation of \$26,402,814, according to City Building Inspector Charles E. Hayden.

Neither the total for the city limits only nor Greater Dallas was exceeded by any Southern or Southwestern city, save St. Louis. In 1923, the value of permits in Greater Dallas was \$20,988,469. The 1924 record brings the total value of building permits in Greater Dallas for the past six years to \$115,311,978.

Value of building permits in 1924 in territory outside the city limits is

as follows: Highland Park, \$1,372,750; University Park, \$1,000,000; Greenland Hills, \$600,000; Gastonwood, \$250,000; Country Club Estates, \$500,000; Hollywood Addition, \$50,000; San Jacinto Lawn, \$85,000; Irwindell, \$75,000; Hampton Terrace, \$25,000; Western Heights, including Kessler Park and other additions, \$300,000.

Auditorium Contract Let

A. J. RIFE, Dallas contractor, who is now completing the Sunset High School, has been awarded the erection of the building proper of the new Municipal Auditorium at Gaston Park. His bid was \$345,145. The auditorium, which will seat around 6,000, is to be completed about September 1. It will be a much-needed addition to Dallas' convention facilities.

Permission to add a \$2,582,739 unit to the local plant of the Dallas Power & Light Company has been granted by the City Commission upon the recommendation of John W. Everman, Supervisor of Public Utilities. The company has just completed a \$2,000,000 addition to their local plant, but it is pointed out that at the present rate of Dallas' growth the company would by 1927 have to purchase

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See H. P. ELLER

DALLAS TRUST & SAVINGS BANK

X-5451



New 16-story Hilton Hotel now under construction at the corner of Main and Harwood Sts.

LANG & WITCHELL

Architects
American Exchange Building
Dallas, Texas

McKenzie Construction Co.
Contractors
San Antonio, Texas

Greater Dallas

power outside the city unless an additional unit is built. In 1922, there were 39,800 light meters in service; today, there are about 48,000, and it is estimated there will be 61,000 by 1927. The additional unit will make the Dallas plant the largest power plant in the Southwest, it is said. Work on the addition is to start about January 1, 1926.

New University Club Home

A DESCRIPTION of the new quarters of the University Club was given at a smoker last month in the present club quarters. The new building, with furnishings, will cost about \$120,000, it was said by Harry I. Maxson, chairman of the building committee. The new quarters will be in the nature of a two-story structure to be erected on the top of the completed second unit of the Santa Fe Building; on the top of the ten-story portion of the first unit of the building there will be an area 130x130 feet that will be parked with gardens and a lawn, and on the top of the third unit of the Santa Fe Building tennis and handball courts will be installed, both of these roofs to be connected with the second unit. It is hoped to

have the new club quarters completed by the end of next spring. The University Club now has its quarters in Bambooland of the Adolphus.

Plans are being prepared for the erection of a \$100,000 milk products plant for the Dallas Milk Products Company, to be built on Leonard Street between Flora and Julia Streets. Flint & Broad, Dallas, are the architects. The building is to be two stories and basement, 59x110 feet, of reinforced concrete, stone and brick.

West & Womack, of Fort Worth, have been awarded the contract for the construction of the new \$27,000 home of the Garrett Avenue Church of Christ, to be built at Sears and Summit Avenue.

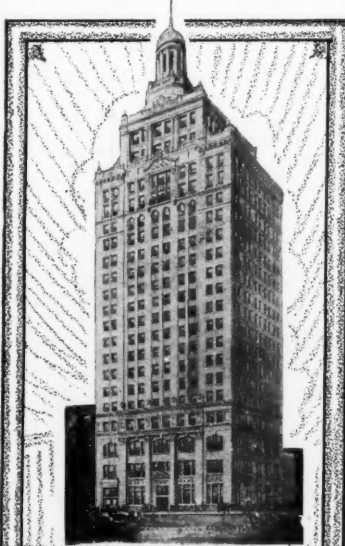
Cleburne Hotel Opens

General Manager Charles Saville extended felicitations from Dallas in an address on the program formally opening the new Liberty Hotel at Cleburne on the night of Dec. 30. The modern hostelry cost some \$250,000 complete. Great credit is due the Cleburne Chamber of Commerce for handling the financing of the hotel, under certain difficult conditions.



THE DALLAS TRANSFER

now occupies Unit No. 2 of the Santa Fe Building. Unexcelled Warehouse and Distribution Service to Manufacturers. Railroad trackage in basement. Special Service in Display and Sample Room Floors.



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DALLAS

Outlook Bright for New Industries for Dallas

OF major importance in industrial circles the past month was the announcement that the report of Examiner W. A. Disque, of the Interstate Commerce Commission, supported the claims of Dallas for an adjustment of freight rates over the Southwest which would be of incalculable value to our city. While the report has not yet been approved by the Interstate Commerce Commission, it is felt that it will be, at least substantially, and several concerns announced as a result of the report, that they would place branches or offices in Dallas.

Some of these are among a list of more than 40 firms not now represented in Dallas which have signed up for space in the Santa Fe Building, according to T. P. Roberts, lease superintendent. Among some of the large new firms taking such space are: Excelsior Knitting Mills, Inc., of New York; Charles P. Cochrane Company, Philadelphia; Thomas Develon, Jr., Philadelphia. The Union Mortgage Company of Fort Worth has taken space. Cluett, Peabody & Co. have signed a tentative agreement for larger space in the building. The Larabee Flour Mills Corporation, with general offices in Kansas City, has secured space in the building. H.

S. Masters will manage the Southwestern branch, which will travel several men out of Dallas. The company is capitalized at \$6,500,000 and is recognized as one of the largest manufacturers of hard winter wheat flour in the country.

Among other new firms locating in the Santa Fe Building are N. Flugelman & Co., New York, who will distribute dress linings over the Southwest, A. E. Hope, Southwestern manager; the Sussman Co., St. Louis; Hercules Supply Co., Corsicana; Ed Estes Co., Houston; National Potash Co., Illinois Wire & Cable Co., Sycamore, Ill.; Kenton Baking Powder Co., Cincinnati; Kleer Chemical Co., Chicago; Landers, Frary & Clark, New Britain, Conn.; The Lippincott Co., Cincinnati; National Carbon Co., Poland Soap Works, Anniston, Ala.; Puritan Malt Extract Co., Chicago; Seck & Kade, New York; D. H. Shield Cordage Co., Chicago; Stanley Belting Corporation, Chicago; James Madison & Sons, San Francisco; Geo. B. Allen, American Tripoli Co., Seneca, Mo.; B. T. Babbitt Lye Co., New York; Bruce Macbeth Eng. Co., Burd & Flacher, Kansas City; Busby Fry Co., Fort Worth; Cleveland Motor Parts Co., Colson Stores Co., The Dry Milk Co., New York; William T. Fulton, Gebhardt Chili Powder Co., San

Antonio; Globe Parlor Furniture, High Point, N. C.; Adolph Goldmark & Sons, New York; Chas. E. Hires Co., Philadelphia; Bell & Co., Todd Protectograph Sales Co. Practically all these concerns are entering Dallas for the first time, although some of them recently located here, and others are changing from a factory representative to a factory branch.

Thirty-three furniture manufacturers and wholesale dealers, representing some of the largest concerns in the United States, have already signed up for exhibit space in the Dallas Wholesale Furniture Mart, 2625-37 Elm Street, and others are negotiating for space, it is reported by Forrest N. Hall, president of the Mart. Plans are under way for adding three stories to the present structure.

Reed to Handle New Industries

SINCE New Industries work interlocks so closely with Transportation matters, the new industries activities of the Chamber of Commerce have been transferred to the Transportation Department, of which A. L. Reed is secretary and commerce counsel. A pamphlet entitled "The Magic Circle," has just been issued by the Department and is being mailed to a large list of prospective new concerns for Dallas. Three maps on the pages show the steam and the electric railways and the surfaced highways of the Magic Circle, or the territory within a 100-mile radius of Dallas.

New Concern List

Following is a partial list of new

"Y and E" Direct-Name Filing System-

The diagram illustrates the "Y and E" Direct-Name Filing System. It features a central filing cabinet with several drawers. To the left, a circular logo contains the text "Y and E". Below the logo, a folder is labeled "Folder for Miscellaneous Correspondence under each subdivision." To the right, a folder is labeled "Folder for Individual Correspondence (filed by name alphabetically.)". Below that, a folder is labeled "Out Guide or Folder—to show that correspondence has been removed." The central cabinet has a label "A-F 1-9" on its front. The text "Alphabetical Pressboard Guides divide the alphabet into equal parts. Numbers prevent misfiling." is also present.

STEWART OFFICE SUPPLY COMPANY

Phone X-6461

12 YEARS IN DALLAS

1810 Main St.

concerns which have opened offices here during the past few weeks:

Alaska Refrigerator Co., refrigerators; 2625 Elm St. Y-4142.

Altizer Elevator & Engineering Co., elevators—passenger and freight; 1301 Young. X-1123.

Alderson Bogges Cleaning Co., cleaners and dyers; 110 S. Beckley. C-5248.

Allen Printing Co., book and job printers; 2112½ Jackson St. Y-2869.

American Fruit Company, importers and exporters; 512 Sw. Life Bldg. X-5016.

Armstrong, Joe H., manufacturers' agent; 720 Merc. Bank Bldg. X-6525.

Aronson Manufacturing Co., ladies' garments; 1004½ Commerce St. X-1723.

Athletic Club Beauty Shop, beauty parlor; 210 N. St. Paul St. Y-2027.

Ba-Lor Pressing Shop, cleaners and dyers; 1708½ Main St. Y-2865.

Bawstone Bar Sales Co., manufacturers; 3714 San Jacinto St. U-2203.

Barry, J. R., 280 Western Indemnity Bldg. X-4815.

Bets Company, Frank S., surgical instruments; 3213 Swiss Ave. H-6124.

Black & Decker Mfg. Co., The, manufacturers' agents; 211 S. Pearl St. Y-2261.

Bristers' Antique Shop, antiques; 2918 Maple Ave. X-6474.

Central Meat Market, 2504 Elm St. Y-4274.

Cimmioiti, H., painter and decorator; 913½ Main St. X-6603.

Cline's Cash Grocery and Market, retail grocery; 710 E. Tenth St. C-0401.

Curley Auto Rent Service, auto livery; 504 Young St. X-4642.

Dainty Doll Beauty Shop, beauty parlor; 3624 McKinney Ave. A-444.

Dallas Garage, 1916 Jackson St. X-3565.

Dallas-Fort Worth Safety Coach Company, The, auto livery; 1208 Jackson St. X-6725.

Dewey Chester Lumber & Shingle Co., lumber; 2008 Magnolia Bldg. X-6043.

Exchange Sandwich Shop, restaurant and cafe; 315 S. Akard St. X-7049.

Fuller & Vogel, tailors; 1109½ Main St. X-3723.

Griffin-Boatwright Garage, 811 Exposition Ave. U-1089.

Kerfoot Company, C. A., real estate, loans and rentals; 417 N. Texas Bldg. X-6309.

Kurbat & Depew, brokers; 401 Liggett Bldg. X-8802.

Larabee Flour Mills Corp., The, flour mills; 3rd floor Santa Fe Terminal Bldg. X-5973.

Lone Star Shoe Hospital, shoemakers and repairers; 2503 Montezuma. H-8802.

Maison, L. G., advertising agency; 303 Melba Theatre Bldg. Y-4585.

McHenry, Barney, automobile parking; 1716 Wood St. Y-5767.

Mitchell, A. L., plumber and gas fitter; 107 S. St. Paul St. X-4967.

National Billiard Association, associations, societies; 321 Marvin Bldg.

National Health & Accident Co., insurance company; 311 Thomas Bldg. X-6815.

Paris Laboratory, barber supplies; 3119 Oakland Ave. E-3890.

Parker, J. F., real estate, loans and rentals; 706 Linz Bldg. X-4653.

Pearl Street Pharmacy, drug store; 319 S. Pearl St. Y-3759.

Peterman Market, George, meat market; 3707 Second Ave. E-2543.

Premo Service Station, 2015 Commerce St. Y-6675.

Rosser, V. O., stocks and bonds; 214 Western Indemnity Bldg. X-6837.

San Jacinto Realty Co., realtors; Kirby Bldg. R. E. Jordan, president and general manager.

Service Shoe Shop, shoemakers and repairers; 894 W. Jefferson. C-7981.

Star Service Hanger Company, manufacturers; 2308 Griffin St. Y-1306.

Sledd, Chas. M., Wholesale Mercantile Co., cigars and tobacco, wholesale; 209 S. Market St. Y-6534.

Stone & Co., C. E., 1007 Merc. Bank Bldg. X-1158.

Sunshine Express & Transfer Co., transfer and storage; 312 S. Harwood St. Y-1024.

Texas Ranger Battery Co., 2008 McKinney Ave. X-2814.

Texas Sewing Machine Exchange, sewing machinists; 317 N. Ervay St. X-6011.

Thomas, A. C., real estate, loans and rentals; 913½ Main St. Room 2. X-6677.

Tridex Equipment Co., machinery and machinists; 317 N. Ervay St. X-6011.

Veterans' Cafe, restaurant and cafe; 316 N. Akard St. X-3137.

Virginian Dining Room, The, 4815½ Bryan St. U-1747.

White Kitchen Mexican Chili House, restaurant and cafe; 2010 Orange St. X-4213.

Traffic Service

Having one of the largest file of tariffs and Traffic Law Libraries in the Southwest, we are especially fitted to render you a real "TRAFFIC SERVICE." You need and will profit by this service. We have four kinds of contract forms and if we haven't one that suits you we will write you one that will.

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The Best of all Collateral

The late J. P. Morgan said:

"I have known a man to come into my office, and I have given him a check for a million dollars when I knew they had not a cent in the world. The first thing is Character. Before money or anything else. That is the rule of business."

Character in Business is reputation for integrity, sincerity and genuine business ability. It does not spring into being over night. It is the creature only of slow development.

When an enterprise takes the Banker into its confidence, and makes a practise of submitting a periodical Detailed Audit Report, *it builds Character.*

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PROVIDENCE	YOUNGSTOWN	WHEELING	ST. LOUIS	HOUSTON
PHILADELPHIA	AKRON	ERIE	KANSAS CITY	FORT WORTH
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TAX OFFICE: 910 TO 918 MUNSEY BLDG., WASHINGTON, D. C.

Dallas Secures C. M. T. C. Camp at Fair Park

With strong competition from other North Texas cities, Dallas has been chosen as the site for the new Citizens' Military Training Camp for North Texas, which will last throughout August. In connection with the camp, reserve infantry also will be stationed here. There will likely be some 1,600 men in the encampments. The City Commission, the Park Board and the State Fair Association co-operated wholeheartedly in meeting the requirements of the Army for the encampment. The Military Affairs Committee of the Chamber of Commerce was active in the matter and still has in hand the location of a rifle range for the use of the encampment. Further details in connection with the camp will be announced later. Coming as it does during the dullest period of the year, it should be of much value from a business standpoint, as well as otherwise. The camp is to be located at Fair Park.

Institute for Social Education Program

The Institute for Social Education entered its second period of the season in the week of January 4. The program in the course on Social Institutions, Mondays at 3:45, includes Professors R. A. Hearon and H. K. Taylor, of S. M. U., and Dr. Joseph K. Hart, of New York.

The International Relations Course on Tuesday nights at 7:30 will hold four sessions in January on Russia and England and directed by Professor Joseph D. Doty, of S. M. U. The course on Industrial Relations, led by Elmer Scott, will relate to organization of workers, all sessions being held on Tuesday nights at 7:30. The course on History of Religion, under Dr. Frank A. Powell, will be held on Wednesday nights at 7:30. Educational Processes in the Community—an open discussion course will continue on Thursday nights at 7:30 with Dr. Joseph Hart, of New York, and Professor L. V. Stockard and Dr. David Leffkowitz as leaders.

Psychology in Its Practical Applications will have its final three sessions on Friday nights, January 9, 16 and 23, under Mr. C. J. Crampton. The course on Abnormal Psychology, under Dr. H. I. Gosline, will open on Thursday, January 29, 4:15 p. m.

The Institute is under the auspices of the Civic Federation of Dallas and all sessions are held in the lecture room, 416 Mercantile Bank Building.

There was once an American husband who lived within his salary, but that was before it was doubled.

—Life.

THE DALLAS MORNING NEWS

The oldest newspaper in Dallas and the leading paper in Texas. To those not familiar with Dallas, it will convey, as a mirror, a true reflection of the city.

A sample copy will be sent free to anyone on receipt of request.

Palestine Farmer Wins Cotton Contest

JOHN W. McFARLANE, farmer of Palestine, Anderson County, was winner of the \$1,000 prize contest conducted by the Dallas Morning News and the Dallas Semi-Weekly Farm News for the largest production of lint cotton on five acres of unirrigated land in 1924. His production was 5,081 pounds and was made in the face of a drouth continuing in that section from May 29 until the onset of fall. The yield was made possible by the proper use of fertilizer and continual and wise cultivation. His yield was more than two bales to the acre and the staple of his cotton ranged from an inch to an inch and a sixteenth. The Palestine farmer's cotton produced at about eight times the average over the State for this and the past five years. His net profit per acre was placed at \$173.47. The award of the \$1,000 check was made to Mr. McFarlane by Mr. Geo. B. Dealey, president of A. H. Belo & Co., at a banquet at the Adolphus Hotel attended by some 54 leading citizens of Dallas and Texas.

Mr. McFarlane was given close competition by several. F. H. Littleton, of Vernon, Wilbarger County, gathered a total of 5,030 pounds of lint cotton on five acres, or slightly more than two bales per acre. Third highest in the contest was Philip Noto, of Bryan, Brazos County, who produced 4,631 pounds.

The Belo publications are to be praised for initiating this annual contest, which will be of tremendous value in the interest of greater agriculture for the greatest agricultural State.

Dallas May See Notable Art Exhibit

Arthur L. Kramer, of Dallas, has accepted a lay membership in the Painters and Sculptors' Gallery Association, a Nation-wide organization sponsoring the works of leading artists. The association, which has headquarters and permanent galleries in the Grand Central Terminal, New York, consists of 150 artists and 150 lay members. The artist members donate compositions to the organization and each lay member contributes a certain sum of money. Mr. Kramer said it is likely that with the co-operation of interested organizations, an exhibition for Dallas will be arranged.

Mail Order House Will Open Retail Store

A cash-and-carry department store will be opened by Sears, Roebuck & Co., at its Dallas branch, about March 1, it has been announced by H. M. Rubel, general manager. Similar stores will be opened at the company's distributing plants in Chicago, Philadelphia and Seattle. An addition to the present Dallas plant of the company may be necessary in order to handle the new department, it was said.

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917 Camp Street, Y-1734
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Dallas, Texas

New Year to be Best in History

(Continued from page 10)

due directly to the continued efforts of the industry to increase the number of uses of cement and to popularize the use of permanent fireproof materials in construction. The potential market for 1925 is very encouraging. Since money is cheap and other conditions favorable, large municipal and county improvement programs are under way which will provide a big market for cement. This condition, coupled with the fact that sentiment for permanent construction is stronger than ever before, would indicate a favorable year for the industry."

Alex Sanger, Sanger Bros., (Department Store): "I am pleased to state that the year 1924 has been an average year with an increase in our line of about 8%, which increase I think is in very close keeping with the growth of Dallas. In our particular line, up to this time, I think the increase would have been greater had the weather been more favorable for the sale of the heavier class of merchandise. So far as 1925 is concerned, I cannot help but look for a healthy increase in business, because of the good crops realized during 1924. In consequence, money in Texas is very plentiful, and Texas in general still holds out good opportunities for the newcomer, and the population should continue to grow proportionately as it has in the past."

P. N. Thevenet, Vice Pres. & Secy., Southland Life Insurance Co.: "The business of life insurance has been good. The year's record both of Texas companies and of the Texas business of companies domiciled outside the State shows gratifying results for 1924. The healthful condition of the business is attested by its symmetrical growth, by the increase of investments in Texas securities and the increased amount of insurance placed on the lives of Texas citizens, and by the better understood and appreciated relationship that life companies and policyholders bear each to the other. The spirit of fellowship and of unity of interest is stronger and more effective for good because of the work of 1924. While the future is a sealed book, judging from past experience the outlook for the year 1925 is most promising."

A. N. Rodgers, President, Rodgers-Meyers Furniture Co.: "Our volume is slightly lower than the previous year but greater in number of articles sold, prices are lower and the demand is for lower priced goods, competition has been very keen and quite a good deal of price cutting by the merchants who, having overbought, must unload at some price. Profits for the past year will be small and when all charge-offs are made, may not show any. Conditions looked good for 1924 and still look good for 1925, but 1924 may repeat itself."

L. O. Daniel, President, Daniel Millinery Co.: "Our experience for 1924 has been very satisfactory, because conditions have shown a steady, healthy improvement. Volume of sales has increased, and collections have been unusually prompt. We see no reason why 1925 should not con-

tinue to develop improved conditions. It is time, in my judgment, for the trade to return to normalcy in buying. The Dallas, as well as other markets, have preached hand to mouth buying, which in the past has been very beneficial and helpful advice to give our customers; but the time has arrived, in my judgment, when we should all conduct our business along sane and normal lines, buying our reasonable requirements both in volume and in anticipation—thereby helping each of us to attain the maximum of beneficial results from favorable commercial conditions."

T. H. Teal, Jr., Manager, Liquid Carbonic Co.: "Our business during 1924, while not up to our expectations, has, on the whole, been satisfactory. With unusually excellent conditions prevailing in the soft drink and ice cream industries, and with each enjoying a Fall business far above normal, we are very optimistic as to the outlook for our business during 1925. All indications now are that 1925 will be the best year for us since 1920."

Porter Lindsley, J. W. Lindsley & Co., Realtors: "Dallas has experienced the most wonderful development of building and sub-division expansion during the year of 1924. Numbers of people have questioned whether Dallas was being over-built, but our increase in population, I believe, has fully justified the extraordinary development and progress made during 1924. With reference to 1925, I believe we are just entering into one of the most prosperous periods in the history of Dallas, and I am sure we will have to build much more during 1925 to satisfactorily take care of the increase in population coming to us during the New Year. Dallas is outstanding in the eyes of big business throughout the North and East, and large expansion of big business is sure to have a strong bearing on the expected growth during 1925. The Magic Circle pamphlet recently put out by the Chamber of Commerce impresses me more than ever as to the wonderful possibilities Dallas has from this 100 mile territory, leading, as we do, the entire Southwest, not only in a commercial way, but in church, hospital and educational activities."

Edward Titcher, Titcher-Goettinger Co., (Department Store): "Since April 1923, we have noted a gradual but steady improvement and, commencing with September of that year, there has been a more marked improvement in practically all lines. The demand for good merchandise has been firm and we think that 1924 has proven a very satisfactory year, and of course this applies to Dallas and this section of the country. The unusually good crop of cotton in 1923 marketed at an unusual price enabled the farming interests to liquidate their debts. The 1924 crop although sold at a lower price than the 1923 one, the yield was greater, and in view of the condition that prevailed the first of this year added to the already improved conditions that existed. Europe is becoming stabilized and more and more will become a greater market for our cotton and our products, and we feel there is good reason to look forward

with confidence and possibly enthusiasm for the next twelve months."

E. Gordon Perry, Perry Motor Co.: "At the dawn of 1924 we had every promise of a successful business year in Texas. Those who were ready and willing to measure up to the opportunity have not been disappointed. Looking into 1925 in Texas and the Southwest, we see our people with current debts paid and the assurance of a good price for their crops this year. To those with goods of merit to offer and who energetically offer them, 1925 promises great prosperity. Eastern factories and jobbers are putting more salesmen into this territory right now than I ever before witnessed. The Farm Magazine people tell me they are also buying more advertising space than usual. Our local jobbers and manufacturers can not only reap a harvest this year if they get out in the cross roads and get the business available, but more important than that, they can better establish the Dallas market for all time to come while the gate is open. 1925 is the greatest opportunity Greater Dallas ever knew."

O. S. Boggess, Sec'y., Higginbotham-Bailey-Logan Co.: "The year 1924 has been a successful year in the wholesale dry goods business of the Southwest. Our territory in a large part was in prosperous condition at the beginning and moreover the merchants are turning in larger number towards Dallas for their supplies than ever before. There have been no radical price changes and inventory results disclose a satisfactory year. The New Year likewise finds our territory prosperous and it is my belief that every month will show an increased volume, at least in the spring months."

Arthur A. Everts, Arthur A. Everts Co.: "The past year was very successful for the jewelers of our wonderful city and Empire State. The New Year holds even greater hope for prosperity and happiness. It is easier to sell fine diamonds, jewelry and silver in Dallas than almost any city on the globe. Here both rich and poor enjoy beautiful, worthwhile things and he is a favored merchant who has the opportunity of supplying such beautiful things of lasting value. The jewelers' success during the past year was not solely due to prosperous conditions of our country, but largely on account of the jeweler himself; in that he has been more wide-awake and active in showing folks that his useful watches, clocks, collar buttons, knives, forks and engagement rings are real necessities to human efficiency and happiness."

Louis Lipsitz, Harris-Lipsitz Lumber Co.: "Economics and experience teach us that agriculture, commerce and industry all are necessary to the making of a properly balanced and prosperous community. Dallas is most fortunately situated in a splendid and highly developed farming section, and while its commercial growth has progressed beyond the dreams of its most optimistic citizen, there is certainly room for marked improvement with respect to industry, and if developed to its final opportunity will require much energy, vision and cash. Growing rapidly as it is in man

power and financial strength, the building of new industries in Dallas and the expansion of the ones now here should make great and interesting strides during the year 1925.

"To realize fully each opportunity, several things, however, must be kept in the minds of our citizens: First, seeing that each fundamental economy essential to human success and contentment obtains in Dallas as well if not to a greater extent than anywhere else. Second, we must lend as large an effort to the expansion and prosperity of those industries already operating here as we do bringing others to our midst. Last, and this I desire to particularly stress, we must set about to do these things ourselves rather than sit by and wait for outsiders to come and do them for us. Experience teaches us that a sound industrial development of a community must proceed from the inside out rather than from the outside in. A loyal, united citizenship ever appreciative of the untiring efforts and splendid results obtained by Dallas' chief commercial organization, its Chamber of Commerce."

J. Warren Jones, Manager, Austin Bros.: "Structural steel fabricators and dealers in Texas and the Southwest entered the year 1924 feeling confident that the bottom of prices and the sharp edge of extreme competition had been about reached, but there were some slight further recession in prices after the first quarter, which reached its limit late in the summer and early fall as the wave of conservative sentiment spread throughout the country coincident with the strengthening of sentiment for making no change in the political regime in Washington. This improved feeling continued to strengthen and was quite pronounced during the month of November, when the large steel manufacturers in the country registered an increase of about ten to fifteen per cent in their orders on hand, as compared with the previous month or two, and at the same time cost of raw materials of all kind had started a definite advance. Every indication points to a continuation of rising costs of all kind of materials in the steel business and to raising selling prices. Conditions are excellent for an active future in the steel business and it is an excellent time for building work of all kinds and the year 1925 should be a banner year for Texas and the Southwest."

C. W. Hobson, Southwestern Manager, General Electric Co.: "I am decidedly optimistic as to the outlook for Dallas and Texas for the year 1925. I believe that we are headed for a long period of prosperity, growth, and development. I certainly see no obstacles in the way of prosperity for the following year."

K. H. McDaniel, Distributor of The Ediphone and other office appliances: "The future of my business never appeared in a brighter light. 1924 was on the whole a better year than 1923. In fact, my business has steadily grown since 1921; and these steady gains for the past four years will send up the sales curve in 1925 into an immensely successful year for those who are 'on the job.'"

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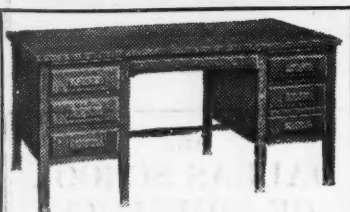
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Southern Methodist University

Grand Opera Again Secured for Dallas

The Chicago Grand Opera Company, which delighted large audiences from North Texas at Dallas last year, has again been secured for this year, it is announced by Herbert Marcus, chairman of the committee in charge of arrangements. Other members of the executive committee are Harold J. Abrams, Lester Burchfield, Leven Jester, F. F. Florence, H. H. Landaur, W. H. Flippen, Eli Sanger and D. L. Whittle. The dates are Monday and Tuesday, March 2-3, and three performances, two nights and one matinee, will be given. The Majestic Theatre will house the performances. Further announcements, as to the operas to be given and other details, will be made later.

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John A. Rogers Will Head Wholesalers

John A. Rogers has been elected president of the Dallas Wholesale Merchants' Association, succeeding O. S. Boggess. At the annual meeting of the association last month the following new directors were elected: A. P. Johnson, J. W. Allen, P. A. Bywaters, Gus W. Thomasson, L. O. Daniel, Sr., C. W. Padgett, F. H. Kidd, W. T. Davis, H. C. Hill, M. J. Norrell, M. I. Freedman, O. S. Boggess, Henry P. Willard, E. J. Jamerson and C. L. Norsworthy. Approximately 200 attended the annual meeting.

M. J. Norrell has been elected vice-president in charge of trade extension work. C. W. Padgett was re-elected vice-president in charge of membership and finance and L. O. Daniel, Sr., was re-elected vice-president in charge of Chamber of Commerce relationship.

Kenneth E. Taylor Forms Advertising Firm

The Kenneth E. Taylor Company has been organized by Kenneth E. Taylor, with offices on the second floor of the Circle Theater Building. The new company will specialize in magazines for business houses, newspaper and direct-by-mail campaigns and general publicity work. Mr. Taylor, who heads the firm, came to Dallas several years ago in an editorial capacity with the Times Herald, but for the past three years he has served in the copy department of the Johnston Printing & Advertising Co. Previously he was connected with Brown & Bigelow, St. Paul, Minn., large manufacturer of advertising specialties. He is a graduate of Suwanee. George S. Atkinson will be general attorney for the company.

Praises Publicity For Dental Meet

Dr. Otto U. King of Chicago, secretary of the American Dental Association, which held its annual convention here in November, has written Dr. J. J. Simmons, chairman in charge of publicity about the convention, highly praising the work. A paragraph of the letter follows:

"Everybody seems to be unanimous that you have excelled all other records and established a new precedent in publicity work as it pertains to staging a meeting of the American Dental Association."

Dallas Man New Head of Petroleum Body

J. Edgar Pew, of the Sun Company, recently elected president of the American Petroleum Institute, and Thomas A. O'Donnell of Los Angeles, retiring president, were honored with a luncheon at the Adolphus Hotel on Dec. 15 by the officers and directors of the Chamber of Commerce and several local oil and business men. In commenting on the new president, Mr. O'Donnell said: "The American Petroleum Institute could not have secured a better man to undertake its leadership than J. Edgar Pew."

Correction

In the last issue of "Dallas" the Nu-idea Manufacturing Co., Inc., was classified under clothing manufacturers instead of automobile accessories. This concern manufactures a special starting switch for Ford cars. Officers of the company are: W. L. Thornton, President; R. K. Thomas, Vice-President; P. O. Eckels, Manager.

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The Presidents' Club of Dallas

"The Nerve Center of All Club Activities."
By W. D. Jones, President

IN the early part of the World War the requests for time to address the various clubs of Dallas on different subjects relating to the war became so numerous that it was decided to form a central club, composed of the presidents of the various civic organizations, to act as a clearing house for matters of this nature. It was also felt that such an organization would be of service in co-ordinating the programs of the various clubs in matters of moment to the Nation or the city of Dallas. For this reason the Club was formed in 1915, with Howard Payne as its first president.

The close of the war brought to an end the primary purpose for which the club was originally created, but its value as a co-operative medium was so apparent that in the fall of 1922 a new constitution was adopted making eligible to membership all male organizations, not of secret nature, and almost immediately the membership grew until at present it constitutes practically every organization in Dallas, whose purpose is declared to be of service to the city and its people.

Briefly, the purposes of the club are: To provide a means by which member organizations may exchange their experiences in round table discussion along the lines of civic and welfare activities; to provide a clearing house for the consideration of these subjects so that there may be no overlapping of the work; to provide an opportunity through which there may be co-operative effort on the part of member organizations.

Today the executives, members of the President's Club, represent a membership of almost eight thousand business men, banded together in their different organizations for the avowed purpose "to work for all those things which are for the benefit and growth of Dallas."

Heads of New Dallas Firms Honored

The Dallas Manufacturers' Association was the host, in co-operation with the Wholesale Merchants' Association and the Civitan Club, to the heads of some sixty new industries located in Dallas the past year, at a luncheon in the Junior Ball Room of the Adolphus last month. A generous display of made-in-Dallas products was shown. Some forty Dallas club women also were guests at the luncheon. Figures which show Dallas' steady growth industrially were presented by B. A. Evans, president of the Association. He listed 132 new factories, 58 new wholesale houses, and 197 new manufacturers' agents locating here the past year. C. E. Calder, chairman of the New Industries Committee of the Chamber, discussed what new industries mean for Dallas. President T. M. Cullum of the Chamber also spoke.

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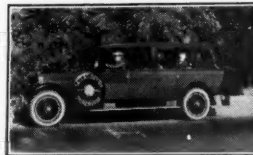
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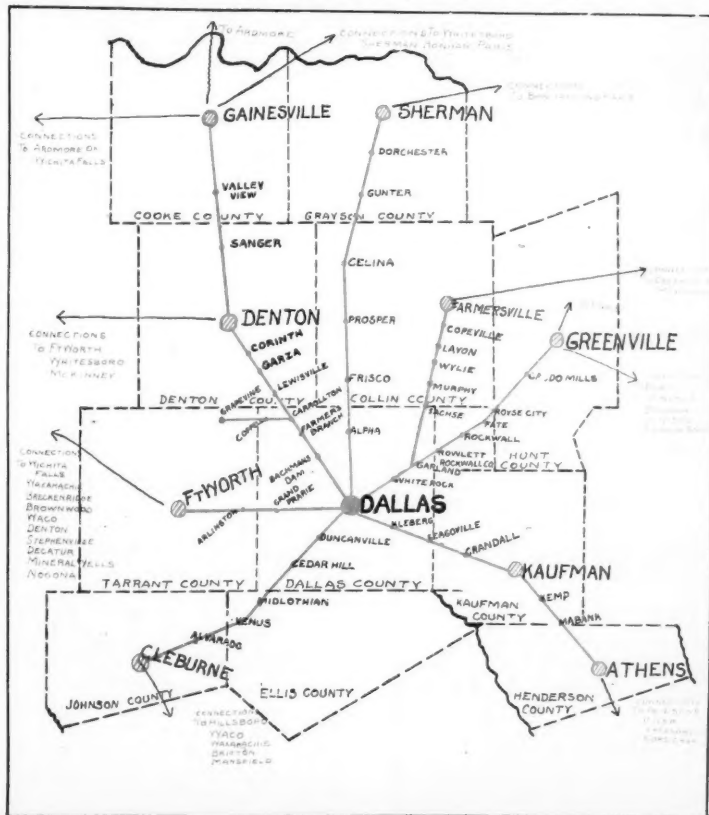
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Red Ball Map showing routes in and out of Dallas with connections



FIGURES DON'T LIE!

As of September 30, 1924, the Texas Employers Insurance Association shows premiums collected during its ten-year lifetime of

\$12,448,873.13

The same date shows that it had paid and incurred in losses during that period

\$7,692,131.96.

In handling this tremendous volume of premiums and losses it had used in expenses

\$1,760,540.35.

It had returned as dividends to its policyholders, **IN CASH**

\$2,620,553.32.

It had in Assets

\$1,521,773.89

Its Surplus as of that date was

\$506,605.94.

These figures clearly show the reason why the largest carrier of Workmen's Compensation Insurance in the State of Texas is the

**TEXAS
EMPLOYERS
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ASSOCIATION**

**Home Office
DALLAS**



Marshall Collins, who has been in charge of the Dallas branch of the Oliver Chilled Plow Works for several years, has been made general sales manager for the business, with headquarters at South Bend, Ind. His position in Dallas will be filled by J. R. Patton.

Matthew Szabody of Pittsburgh, Pa., has been appointed manager for the new Dallas Athletic Building, which is to be opened late next spring.

George A. Lake has been elected president of the Dallas County Humane Society, with Mrs. Henry Collins, secretary-treasurer.

J. W. (Pat) Murphy has been elected president of the Dallas Real Estate Board, succeeding W. D. Jones.

W. A. Philpott Jr., of Dallas, secretary of the Texas Bankers Association was re-elected president of the Secretaries of Southern State Banking Associations at the annual convention here last month.

Dr. W. D. Jones was elected president of the Dallas County Medical Society, succeeding Dr. Franklin A. Pierce, at the annual meeting last month. Dr. W. W. Fowler was re-elected secretary for his seventh term.

Clarence C. Bulger of Dallas was re-elected president of the North Texas Chapter American Institute of Architects last month. Scott Dunne of Dallas was re-elected secretary.

The New Police and Fire Commissioner of Highland Park is A. P. Johnston who was elected last month.

The Dallas local of the National Merchants Tailors and Designers' Association last month elected George Bolz, president and H. C. Giegling, secretary.

John F. Cottingham has been chosen president of the Retail Credit Men's Association of Dallas and J. E. R. Chilton was re-elected secretary.

J. Edgar Pew of Dallas was honored with election to the presidency of the American Petroleum Institute, which held its annual convention last month in Fort Worth. This is one of the most important honors to be paid a Dallas man since R. E. L. Saner was elected president of the American Bar Association two years ago.

E. Paul Junkin, for a number of years district passenger agent for the Texas & Pacific Railroad in Texas, has been named Eastern Passenger Agent for the same line with headquarters in New York. Mr. Junkin has been succeeded by R. P. Sellers.

Contract to clear timber from the site of Lake Dallas in Denton County has been let to R. W. Smythe and associates at \$92,471. This meant a saving of \$40,000 for the City, due to the fact that the City Commission re-advertised for bids.

Various officers of the U. S. Army detailed to Dallas in connection with the organized reserve have arranged for permanent offices on the third floor of the Liggett Building. In the new quarters the following will be consolidated in so far as office space is concerned: Colonel L. D. Cabell, in charge of special non-divisional troupes of the reserve; Lieut.-Col. George B. Rodney, in charge of Ninety-sixth Artillery; Captain E. H. Tilton, in charge of 359th Infantry, and Captain H. L. Littlefield, in charge of 411th Field Artillery. There are 600 reserve officers resident in Dallas.

Directors of the American Exchange National Bank last month adopted a resolution recommending that the capital stock of the bank be increased from \$2,000,000 to \$4,000,000, thus bringing the capital stock of all Dallas banks to more than \$14,000,000.

J. W. Blanton has doubled his scholarship fund to Southern Methodist University, making it a total of \$2,500.

J. W. (Fred) Hoopes has resigned as vice president of the Central State Bank to become vice president of the Mercantile Bank and Trust Co.

The Salvation Army has purchased for \$16,000 the 60-acre summer resort known as Savage Lake ten miles from Dallas on the Irving pike. Its name will be changed to Salvation Lake and it will be fitted out as a summer recreation camp for poor families.

W. M. Lynch has been elected president of the Independent Retail Gasoline Dealers' Association of Dallas.

Rev. T. O. Perrin, pastor of the Westminster Presbyterian Church, has been elected president of the Kiwanis Club, with George Galvin and W. D. Jones, vice presidents, and E. N. Willis, district trustee.

Higginbotham Bros., of Dallas, have bought a 412,000-acre ranch in Durango, Mexico. They will have Tom Heard, of Midland, Texas, manage the property, and they are now stocking it.

A plan has been announced by the Mercantile Bank & Trust Co., whereby all employees of the bank are given an opportunity to purchase stock in the institution, it is announced by President R. L. Thornton.

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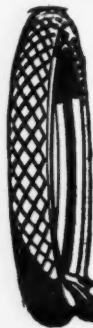
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Keeping Up with
Busy Dallas

Mrs. Camilla G. Davis has donated \$25,000 toward the completion of the Dallas Sanitarium in Oak Cliff, provisional upon the raising of \$75,000 that will be needed to complete the building in addition to her donation. She had previously given \$3,500 to the institution.

George Brundrett, purchasing agent of the Dallas Power & Light Co., has been elected president of the Dallas Electric Club and Beeman Fisher was re-elected secretary.

J. H. Jenkins has been elected president of the Lions' Club, succeeding C. D. Hill. Among other new officers are W. B. Todd, first vice president, John F. Lubben, second vice president, C. J. Crampton, secretary.

The W. T. Grant Company will open soon at El Paso, its seventh store in Texas.

Dr. George W. Truett, pastor of the First Baptist Church, Dallas, has been included in a list of the 25 most influential preachers in America, the list having been chosen in a ballot participated in by almost 25,000 ministers of all denominations.

A. C. Adkins of the Adkins-Polk Company, Dallas, has purchased a controlling interest in the \$600,000 Shear Company of Waco, formerly known as the Rotan Wholesale Grocery Company.

J. R. Mockbee has been appointed assistant general freight agent for the Cotton Belt Railroad in Dallas. He has been division freight agent for the road in Dallas for some time.

W. F. Skillman, vice-president of the Southwest National Bank, has resigned to accept the presidency of the Prudential Building & Loan Association.

S. O. Womack, for a number of years manager of the mill supply division of the Murray Company, has been appointed general sales manager of the Hercules Supply Company, which will establish headquarters in the Santa Fe Building.

Elmer Scott, secretary of the Civic Federation, has been awarded the 1924 Linz Cup, offered annually "for the greatest personal service to the general welfare of Dallas." The award was made by a jury of 13 representatives of Dallas business service clubs.

Clarence E. Linz of Dallas, Class C director of the Federal Reserve Bank, has been appointed vice-chairman of the board of directors of the bank, succeeding W. B. Newsome, who has resigned.

Chamber of Commerce Serves Dallas Well

The report of President Cullum of the Chamber of Commerce at its meeting Tuesday evening is a reminder of a record which has been so successful as to escape the notice of no observant citizen. At a period when other cities and other sections of the country have been either in the doldrums or in a season of consolidation of past gains spectacularly made, Dallas has gone forward steadily, notably and substantially. The progress of the city, for all it is so strikingly shown in building operations and the acquisition of new industries, is not an example of boom-time prosperity. The basis of a fair business activity at a fair business profit is here because the basic industries have been able in the Dallas territory to operate largely at something like a fair business profit. Sections of East Texas have been hard hit by the want of rain during the growing season, but, on the whole, "Prosperity Zone" has been what a sober interpretation of its name implies.

Not all of this, of course, is due to the Dallas Chamber of Commerce. But the fact that Dallas has been able to turn it to advantage is due largely to the Chamber's work under the presidency of Mr. Cullum, and he and his organization throughout deserve high praise. There is no room for doubt that manufacturers, large and small, the country over, have their eyes on Dallas. The small ones are moving here in goodly numbers and the large ones are opening distribution and construction branches here to an extent that offers increasing assurance of the good judgment of all who have heretofore risked their business future on the future of Dallas. In attracting undertakings of this character to the city no instrumentality has been more useful or more active than the Chamber of Commerce.

This is a kind of contribution to the development of Dallas which any man can see and appraise with his own eyes. The wholesale trade of Dallas, Mr. Cullum was able to report, is approaching the billion-dollar mark with three-fourths of a billion as last year's record. Banking and construction achievements for the current year will show men of trade and manufacture here to have gone beyond their hopes of other years. In new firms, in population, in the number of visitors induced to hold their meetings in Dallas, the roll of success is long and fair to look upon. Under the thoughtful leadership of able men the city goes forward to a balanced, orderly and sustained growth. This leadership the Chamber of Commerce has provided to the abundant satisfaction of the city it serves.

—Editorial in The Dallas News, Dec. 11.



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The Outlook for 1925 in Dallas

FROM the pioneer's cabin of 1841, downtown Dallas has attained an imposing skyline of towering proportions, and its residential sections spread out for miles.

This prosperity and growth is largely due to an unusual public vital force, known as the "Dallas Spirit."

We, as a public utility, see almost four hundred new customers on our books each month, hence, we feel optimistic concerning the growth of Dallas.

It shall be our purpose to continue active participation in the development of Dallas, and to maintain the good will of our customers by providing the best possible electric service at reasonable rates.

For YOU, we wish a Happy and Prosperous New Year, and ask your continued co-operation for 1925.

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December witnessed the addition of fourteen budget subscribers and twenty-four individual members to the Chamber of Commerce roll, making a total of fifty-four memberships.

NEW BUDGET SUBSCRIBERS

Aronson Manufacturing Co., Leo Aronson, ladies' ready-to-wear manufacturers; 1004½ Commerce St.

Bawstone Bar Sales Co., Chas. Z. Sanford, automobile accessory mfgs.; 3714 San Jacinto Street.

Commercial Standard Insurance Co. (Houston & Earnest), insurance company; Southland Life Bldg.

Electric Construction Corporation, H. D. Ferris, secy., electrical contractors; 1716 Live Oak St.

Fuller Construction Co., David J. May, Jr., general contractors; 1206 Western Indemnity Bldg.

F. A. Hardy & Co., A. M. Rhodes, wholesale opticians; Praetorian Bldg.

Hickey & Montgomery, contractors and engineers; 808½ Commerce St.

The Larabee Flour Mills Corporation, H. S. Masters, Southwestern mgr., flour mills; Santa Fe Terminal Bldg.

C. H. Blockinger (Thos. J. Lipton, Inc.), coffee, teas and spices; Merc. Bank Bldg.

The Mid West Company, J. N. McCammon, pres., architects; Southland Life Bldg.

National Billiard Assn. of America, T. B. Wadleigh, secy. and treas., associations; 321 Marvin Bldg.

Chas. M. Sledd Wholesale Mercantile Co., W. S. Herman, cigars and tobacco—wholesale; 209 S. Market St.

Southwest Welding Supply Co., M. J. LaDue, electric welding supplies; 209 S. Pearl St.

J. E. Ward Company, A. E. Morgan, contractors; 714 Linz Bldg.

NEW INDIVIDUAL MEMBERS

Alan Wood, Iron & Steel Co., Clint M. Crookshank, iron and steel; 917 Kirby Bldg.

Allen Printing Co., E. E. Allen, printers; 2112½ Jackson St.

Altizer Elevator & Engineering Co., J. P. Altizer, elevators—passenger and freight; 1801 Young St.

J. I. Case Threshing Machine Co., W. C. Lemmon, Mgr., threshing machines; 800 N. Austin St.

Jno. M. Dawson Co., Inc., Jno. Dawson, insurance company; Insurance Bldg.

A. S. DeLee, oil operator; 4612½ Live Oak Street.

Direct-By-Mail Advertising & Printing Co., R. A. Graddy, advertising direct-by-mail; 208 S. St. Paul St.

Evans Farm Dairy, C. M. Evans, dairies and creameries; 303 S. Akard St.

H. T. Farrell, sand and gravel; Dallas Route No. 6.

Indoor Golf School, M. L. Dickey, schools and colleges; 109 N. St. Paul St.

Robt. S. Lowe (Holt Texas Equipment Co.), road builders' equipment; Ross Ave., corner N. Austin St.

Magnolia Brush Mfg. Co., Geo. Zehetner, brush manufacturers; 2021 Richardson St.

Geo. S. Nesbett, advertising and printing; Wilson Bldg.

G. B. Pierce (old line Insurance Co.), insurance company; North Texas Bldg.

L. C. Smith Typewriters Co., J. J. Merritt, typewriters and supplies; 1605 Commerce St.

Spiva Electric Co., F. J. Spiva, electrical contractors and electrical fixtures; 127 W. Jefferson.

Texas Ranger Battery Co., Alfred J. Weinman, battery manufacturers; 2008 McKinney Ave.

A. C. Thompson, real estate, loans and investments; room 2, 913 Main St.

Vigo Laboratory, J. E. McCoy, laboratories; 104 N. Crowder St.

Walton Book & Stationery Co., C. M. Walton, books and stationery; 1814 Main St.

Webb & Wills, H. W. Wills, real estate; 1418 Kirby Bldg.

West Adjustable Shade & Curtain Hanger Co., R. R. Hodge, shade and curtain mfgs.; 514 Republic Bank Bldg.

World's Star Knitting Co., H. C. Heckler, knit goods; 211 Medical Arts Bldg.

Results in Essay Contest of Junior Chamber

Prizes in the essay contest of the Junior Chamber of Commerce, in the Dallas high schools, sponsored by the retail merchants of Dallas, were distributed last month, following a meeting of the judges of the contest.

The subjects of the essays were as follows: "Traffic Problem and Its Effect on Retailers." "Relation of Advertising to Turnover." "Policies and Fallacies in Sales Merchandising." "What Service Features Does the Modern Retail Store Render?"

The winners and prizes are as follows:

General prizes, open to all contestants: Dorothy Kelly, Forest Avenue High School, first prize, \$20.00 in merchandise at Titcher-Goettinger Company; second, Cyril Durrett, Bryan Street High School, \$15.00 floor lamp given by L. C. Zang; third, Max Wyl, Forest Avenue High School, a gold medal from Pike & Kramer.

The prize winners in Oak Cliff High School were: First, Roy Jenkins, \$10.00 in merchandise from A. Harris & Co.; second, Ruby Wadlington, \$10.00 in merchandise from the Home Furniture Co.; third, Katherine Stricker, \$7.00 in merchandise from Dreyfus & Son.

In North Dallas the honors were carried off by: First, Louise Boyer, \$10.00 in merchandise at Linz Bros.; second, Dorothy Mayer, \$10.00 in merchandise at Rodgers-Myers Furniture Co.; third, Vivian Hoover, a desk set from Haverly Furniture Co.

In the Bryan Street High School the winners were: First, Julia Pellet, \$12.50 in merchandise at Skillern & Son; second, Frances Kennedy, \$10.00 in merchandise at W. A. Green & Co.; third, Alice Coe, a \$5.00 fountain pen from Cullum & Boren Co.

At Forest Avenue, Ruth Speiser was first, winning \$15.00 in merchandise at Neiman-Marcus Co.; second, Evelyn Oppenheimer, an \$8.00 sport coat given by A. G. Spaulding & Bro.; third, Alyne Porter, \$5.00 in merchandise at Hurst Bros. Co.

Interest in this contest has always been good. About three hundred essays were written altogether and about 170 of them were turned in to the committee as grade A papers. It is possible that this contest will be repeated in the Spring Term.

Dallas Industry Flourishes and Adds New Lines

The American Beauty Pass Book and Cover Co. has, during the past year, greatly increased its facilities and variety of output, adding what it calls its "super-finish cover department." A letter from W. F. Beale, vice-president, states that this Dallas factory is the only concern in the South manufacturing a certain type of embossed decorated covers for such uses as high school and college annuals, telephone directory covers, covers for commercial catalogs, etc. Bank supplies are their staple line and have been advertised consistently the past year in national magazines, and business has been received from various foreign countries. Mr. Beale states that his concern operates the only exclusive air-brush and heavy gold-stamping and embossing establishment of its kind in the South. C. T. Dean is president and E. M. Thompson vice-president and treasurer of the concern.

NOW, FATHER!!

Father: "My son, I'm afraid I'll never see you in heaven."

Son: "Watcha been doing now, pop?"

—Exchange.



Giving the Telephone Life

WHEREVER your thought goes, your voice may go. You can talk across the continent as if face to face. Your telephone is the latch which will open any door in the land, to you.

There is the web of wires; the many switchboards; the maze of apparatus; the millions of telephones. All are parts of the great system which provides nation-wide telephone service. The equipment has cost over two billion dollars. But more than equipment is needed.

There must be the guardians of the wires to keep them vital with speech-carrying electrical currents. There must be the thousands of operators to watch the millions of tiny switchboard lights. There must be skilled workers of every sort to construct, repair and operate.

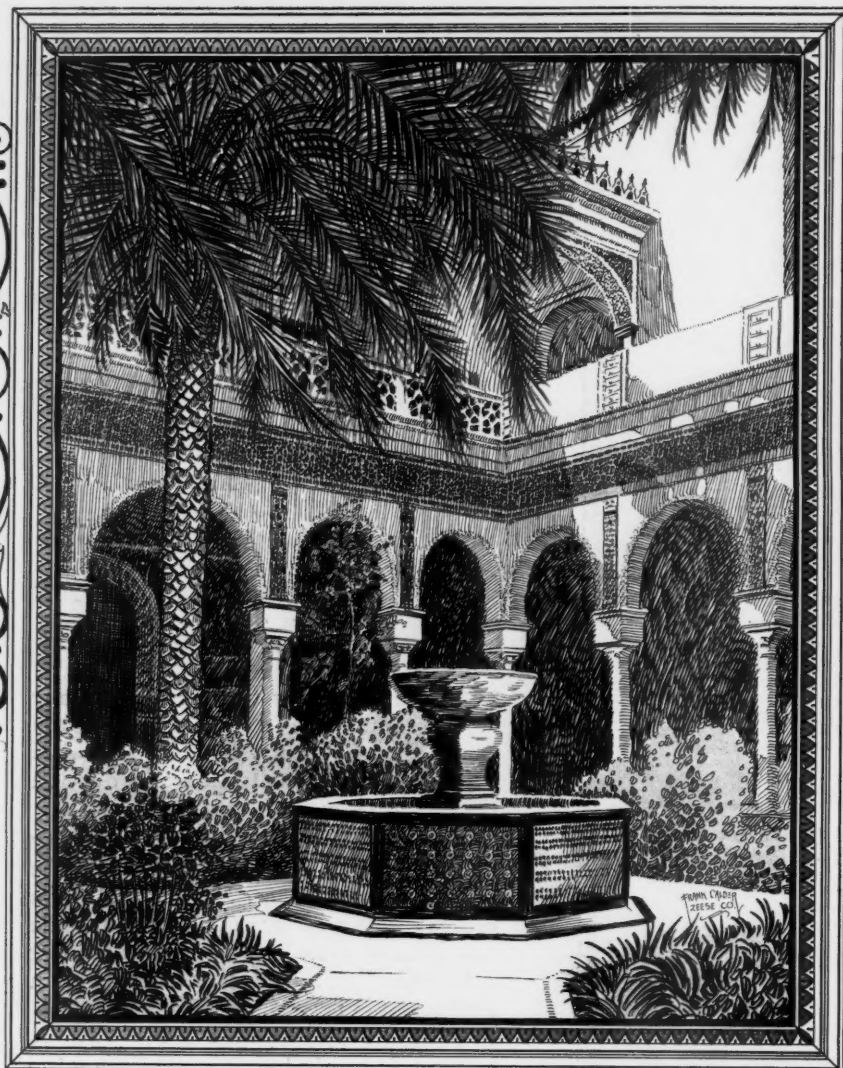
A quarter of a million men and women are united to give nation-wide telephone service. With their brains and hands they make the Bell System live.

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"Aim at perfection in everything, though in most things it is unattainable; however, they who aim at it, and persevere, will come much nearer to it than those who give it up as unattainable."

—Chesterfield

Our constant effort is to give to Dallas the most nearly perfect home section in America.

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